
INSURANCE ABSTRACT

FOR

DECEMBER, 1855.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

IN MASSACHUSETTS,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1855.

PREPARED FROM OFFICIAL RETURNS,

BY FRANCIS DEWITT,

Mass. SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1856.

SEP 30 1874

STATE HOUSE BOSTON

West. J. H. H. H. H.
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Commonwealth of Massachusetts.

SECRETARY'S OFFICE, }
Jan. 31, 1856. }

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with Specific Capital; the Mutual Marine, Mutual Fire and Marine; and the Mutual Fire Insurance Companies, agreeably to the provisions of the Act of 1854, chap. 453.

FRANCIS DE WITT, *Secretary.*

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL,

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1855.

INSURANCE COMPANIES, 1855,

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine	Cochituate Fire.	Eliot Fire.
Capital,	\$300,000 00	\$300,000 00	\$300,000 00	\$150,000 00	\$200,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	231,680 00	188,500 00	264,500 00	121,480 00	82,300 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	40,000 00	- -	- -	- -	- -
Secured by Mortgage on the same,	6,000 00	5,500 00	10,000 00	45,000 00	71,400 00
Loans on Collateral and Personal Security,	35,200 00	6,500 00	42,182 13	4,000 00	67,398 40
Loans on Personal Security only,	- -	- -	- -	- -	- -
Cash on hand,	7,564 41	27,070 27	3,266 88	2,283 97	6,942 99
Reserved or Contingent Fund,	- -	- -	- -	- -	- -
Invested in Railroad Stock,	121,902 50	62,500 00	34,309 50	14,370 66	58,252 69
Losses ascertained and unpaid,	15,570 00	- -	- -	- -	- -
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	19,500 00	25,333 67	54,700 00	- -	- -

WITH SPECIFIC CAPITAL.

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Amount of Premium Notes on Risks terminated, . . .	31,902 25	31,151 83	79,716 29	-	-	-
Amount of Premium Notes on Risks not terminated, . . .	140,521 67	168,780 82	274,744 31	-	-	-
Total amount of Premium Notes,	172,423 92	199,932 65	354,460 60	-	-	-
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	3,000 00	-	-	-	-	-
At Risk,—Marine,	5,680,158 00	3,798,425 00	7,767,810 00	-	-	-
At Risk,—Fire,	3,312,832 00	-	5,487,536 00	3,142,004 00	5,645,063 00	
Amount of Premiums on Fire Risks, undetermined, . . .	21,051 46	-	30,167 70	27,703 89	47,961 64	
Average Annual Dividends for five preceding years, or since incorporated,	17 $\frac{2}{3}$ per cent.	4 $\frac{1}{3}$ per cent.	8 $\frac{2}{3}$ per cent.	5 $\frac{1}{4}$ per cent.	3 $\frac{2}{3}$ per cent.	
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	-	6 per cent.	6 per cent.	
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	-	6 per cent.	-	
Amount Borrowed, and on what security,	-	-	-	-	-	
Amount of Capital Stock pledged to the Company, . . .	-	-	-	-	-	
Amount of Fire Losses paid the last year,	14,716 72	-	10,233 82	19,487 59	9,441 66	
Amount of Marine Losses paid the last year,	97,769 02	130,899 25	281,344 81	-	-	
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	-	-	-	-	-	

INSURANCE COMPANIES, 1855,

BOSTON.

	Firemen's.	Franklin.	Hope.	Manufacturers'.	Mercantile Marine.
Capital,	\$300,000 00	\$300,000 00	\$200,000 00	\$400,000 00	\$300,000 00
United States Stocks and Treasury Notes,	- -	10,000 00	- -	- -	- -
Massachusetts Bank Stocks,	244,905 00	222,840 00	80,900 00	303,534 34	306,025 00
State Stock,	- -	16,360 00	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	2,500 00	- -	- -	- -
Invested in Real Estate,	35,000 00	- -	- -	25,000 00	- -
Secured by Mortgage on the same,	113,500 00	4,600 00	- -	184,175 00	- -
Loans on Collateral and Personal Security,	60,700 00	54,404 70	- -	45,600 43	- -
Loans on Personal Security only,	73,000 00	- -	- -	57,178 79	- -
Cash on hand,	9,413 02	6,709 40	4,762 85	60,036 89	7,103 10
Reserved or Contingent Fund,	155,710 51	17,540 31	- -	143,985 33	- -
Invested in Railroad Stock,	6,000 00	21,597 00	20,000 00	36,533 67	13,200 00
Losses ascertained and unpaid,	1,294 57	15,281 38	30,000 00	2,500 00	21,576 27
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	- -	3,470 00	14,000 00	83,000 00	10,825 14

WITH SPECIFIC CAPITAL.

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Amount of Premium Notes on Risks terminated, . . .	-	-	17,659 52	58,984 39	19,627 63	35,026 48
Amount of Premium Notes on Risks not terminated, . . .	-	-	32,752 61	155,560 59	112,787 67	129,143 17
Total amount of Premium Notes, . . .	-	-	50,412 13	214,544 98	132,415 30	164,169 65
Amount of Notes considered bad, or doubtful, not charged to profit and loss, . . .	-	-	-	1,000 00	-	-
At Risk,—Marine, . . .	-	-	940,400 00	3,212,164 00	6,637,811 00	3,304,486 00
At Risk,—Fire, . . .	12,284,158 00	2,896,705 00	2,896,705 00	-	12,250,283 00	-
Amount of Premiums on Fire Risks, undetermined, . . .	86,164 00	21,181 47	21,181 47	-	109,353 36	-
Average Annual Dividends for five preceding years, or since incorporated, . . .	20 per cent.	11 per cent.	11 per cent.	5½ per cent.	22½ per cent.	9½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, . . .	6 per cent.	-	-	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security, . . .	-	-	-	15,000 00	-	-
Amount of Capital Stock pledged to the Company, . . .	-	6,800 00	6,800 00	-	158 shares.	-
Amount of Fire Losses paid the last year, . . .	27,287 37	12,836 29	12,836 29	-	82,219 72	-
Amount of Marine Losses paid the last year, . . .	-	27,959 66	27,959 66	198,673 32	144,074 97	86,887 31
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . .	-	-	-	-	5	-

BOSTON.

	Merchants'.	National.	Neptune.	North American Fire.	Shoe & Leather Dealers' Fire & Marine.
Capital,	\$500,000 00	\$500,000 00	\$300,000 00	\$200,000 00	\$100,000 00
United States Stocks and Treasury Notes,	- - -	- - -	- - -	- - -	- - -
Massachusetts Bank Stocks,	447,000 00	217,860 00	241,440 00	100,219 25	12,626 00
State Stock,	- - -	- - -	- - -	- - -	- - -
Loans on Bottomry and Respondentia,	- - -	- - -	- - -	- - -	- - -
Invested in Real Estate,	100,000 00	60,000 00	- - -	- - -	- - -
Secured by Mortgage on the same,	- - -	230,790 00	39,200 00	100,871 63	- - -
Loans on Collateral and Personal Security,	44,700 00	50,757 30	- - -	17,750 50	81,500 00
Loans on Personal Security only,	- - -	284,732 90	31,881 26	20,000 00	6,000 00
Cash on hand,	8,978 04	4,838 71	19,721 91	3,464 19	547 01
Reserved or Contingent Fund,	78,757 46	- - -	- - -	- - -	4,354 11
Invested in Railroad Stock,	53,600 00	41,800 00	34,150 00	11,745 00	- - -
Losses ascertained and unpaid,	17,400 00	- - -	20,950 00	- - -	30 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,900 00	48,000 00	68,200 10	- - -	80 00

Amount of Premium Notes on Risks terminated, . . .	26,477 91	1,218 00	65,388 94	-	-	2,561 50
Amount of Premium Notes on Risks not terminated, . .	152,046 67	149,153 62	338,258 75	-	-	1,482 42
Total amount of Premium Notes,	178,524 58	150,371 62	403,647 69	-	-	4,043 92
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	-	691 50	-	-	-	-
At Risk,—Marine,	11,819,132 00	14,559,567 00	10,819,354 00	-	-	68,532 00
At Risk,—Fire,	12,862,386 00	6,443,803 00	5,837,458 00	4,454,780 00	-	139,150 00
Amount of Premiums on Fire Risks, undetermined, . .	80,191 16	43,729 57	35,387 54	38,246 49	-	922 41
Average Annual Dividends for five preceding years, or since incorporated,	19 per cent.	14 per cent.	7 $\frac{2}{3}$ per cent.	8 $\frac{7}{8}$ per cent.	-	-
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	-	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	-	-	-	-
Amount Borrowed, and on what security,	-	-	-	-	-	-
Amount of Capital Stock pledged to the Company, . .	6,300 00	4,050 00	-	-	-	-
Amount of Fire Losses paid the last year,	28,052 03	25,991 31	32,312 08	10,157 30	-	-
Amount of Marine Losses paid the last year,	95,233 02	69,711 81	278,035 05	-	-	95 25
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	-	-	-	-	-	-

	BOSTON.					AGGREGATE of 19 offices in Boston.
	Suffolk.	United States.	Warren.	Washington.		
Capital,	\$225,000 00	\$200,000 00	\$150,000 00	\$200,000 00	\$5,125,000 00	
United States Stocks and Treasury Notes,	- -	- -	- -	- -	10,000 00	
Massachusetts Bank Stocks,	96,830 00	126,190 00	110,200 00	41,200 00	3,440,229 59	
State Stock,	- -	- -	- -	- -	16,360 00	
Loans on Bottomry and Respondentia,	- -	23,000 00	- -	- -	25,500 00	
Invested in Real Estate,	90,000 00	- -	- -	- -	350,000 00	
Secured by Mortgage on the same,	- -	- -	- -	75,000 00	886,036 63	
Loans on Collateral and Personal Security,	10,800 00	- -	14,250 00	12,654 25	548,397 71	
Loans on Personal Security only,	6,758 12	17,629 42	- -	- -	497,180 49	
Cash on hand,	7,173 81	10,502 68	9,685 35	9,563 84	209,629 32	
Reserved or Contingent Fund,	- -	22,295 73	- -	- -	422,643 45	
Invested in Railroad Stock,	23,600 00	33,177 36	4,341 18	3,013 75	594,093 31	
Losses ascertained and unpaid,	36,690 00	- -	- -	8,700 00	169,992 22	
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	- -	15,000 00	18,500 00	22,200 00	384,708 91	

WITH SPECIFIC CAPITAL.

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Amount of Premium Notes on Risks terminated, . . .	22,271 48	16,108 64	33,799 47	43,993 78	• 485,888 11
Amount of Premium Notes on Risks not terminated, . . .	47,517 21	63,525 18	94,114 95	213,729 81	2,074,119 45
Total amount of Premium Notes,	69,788 69	79,633 82	127,914 42	257,723 59	2,560,007 56
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	728 00	125 00	- -	627 54	6,172 04
At Risk,—Marine,	1,558,609 00	1,410,836 00	1,693,451 00	3,666,202 00	76,936,987 00
At Risk,—Fire,	617,869 00	518,500 00	736,267 00	920,950 00	77,549,744 00
Amount of Premiums on Fire Risks, undetermined, . . .	2,022 72	2,587 87	4,258 35	6,265 04	557,194 67
Average Annual Dividends for five preceding years, or since incorporated,	7 $\frac{3}{8}$ per cent.	1 per cent.	5 $\frac{3}{4}$ per cent.	3 $\frac{3}{8}$ per cent.	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	2,500 00	- -	- -	- -	17,500 00
Amount of Capital Stock pledged to the Company, . . .	- -	- -	1,000 00	500 00	18,650 00
Amount of Fire Losses paid the last year,	1,150 99	73 46	10,546 19	64 09	284,570 62
Amount of Marine Losses paid the last year,	38,407 46	29,834 23	80,232 42	124,290 52	1,683,448 10
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	5

	BEVERLY.	LYNN.	MARBLEHEAD.	SALEM.	
				Essex.	Oriental.
Capital,	\$30,000 00	\$50,000 00		\$100,000 00	\$200,000 00
United States Stocks and Treasury Notes,	- -	- -		- -	- -
Massachusetts Bank Stocks,	12,545 83	36,800 00		65,447 92	142,503 33
State Stock,	- -	- -		21,320 00	49,920 00
Loans on Bottomry and Respondentia,	- -	- -		- -	- -
Invested in Real Estate,	- -	- -		- -	- -
Secured by Mortgage on the same,	7,205 00	1,200 00		3,430 00	11,500 00
Loans on Collateral and Personal Security,	3,190 00	6,000 00		9,954 75	5,698 67
Loans on Personal Security only,	1,350 00	2,066 15		- -	- -
Cash on hand,	405 95	3,876 38		4,697 77	3,035 19
Reserved or Contingent Fund,	- -	18,884 62		7,181 18	22,975 14
Invested in Railroad Stock,	3,000 00	3,050 00		1,000 00	- -
Losses ascertained and unpaid,	3,077 18	1,054 00		78 25	700 28
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,400 00	- -		9,140 00	2,600 00

See Remarks.

See Remarks.

Amount of Premium Notes on Risks terminated, . . .	9,088 31	26,444 73	11,326 64	8,533 25
Amount of Premium Notes on Risks not terminated, . . .	3,658 61	2,706 77	12,124 71	22,868 31
Total amount of Premium Notes,	12,746 92	29,151 50	23,451 35	31,401 56
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	432 50	- -	- -	- -
At Risk,—Marine,	91,448 00	98,892 00	434,600 00	609,761 00
At Risk,—Fire,	- -	21,700 00	- -	- -
Amount of Premiums on Fire Risks, undetermined, . . .	- -	138 25	- -	- -
Average Annual Dividends for five preceding years, or since incorporated,	- -	20 per cent.	10 $\frac{1}{2}$ per cent.	9 $\frac{2}{3}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	- -	- -
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	- -	- -
Amount Borrowed, and on what security,	3,988 49	- -	- -	- -
Amount of Capital Stock pledged to the Company, . . .	- -	- -	- -	- -
Amount of Fire Losses paid the last year,	- -	- -	- -	- -
Amount of Marine Losses paid the last year,	13,355 90	4,159 30	28,447 90	20,352 56
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -

	GLOUCESTER.		LOWELL.		SPRINGFIELD.		PITTSFIELD.		NEW BEDFORD.	
	Gloucester Marine.		Howard Fire.		Springfield Fire and Marine.		Western Massachusetts.		Bedford Commercial.	
Capital,	\$50,000	00	\$106,100	00	\$150,000	00	\$150,000	00	\$150,000	00
United States Stocks and Treasury Notes,	-	-	-	-	-	-	-	-	-	-
Massachusetts Bank Stocks,	10,954	50	47,200	00	101,881	75	45,975	00	142,687	50
State Stock,	-	-	-	-	-	-	-	-	-	-
Loans on Bottomry and Respondentia,	-	-	-	-	-	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-	-	-	-	-	-
Secured by Mortgage on the same,	12,900	00	50,066	58	82,201	98	103,515	32	-	-
Loans on Collateral and Personal Security,	6,974	05	3,696	89	27,169	50	12,600	00	-	-
Loans on Personal Security only,	383	75	9,144	00	7,982	70	6,450	00	373	04
Cash on hand,	1,627	79	1,669	41	22,806	59	12,730	12	-	-
Reserved or Contingent Fund,	-	-	-	-	6,438	33	-	-	-	-
Invested in Railroad Stock,	17,858	16	12,600	00	38,203	73	22,510	00	9,300	00
Losses ascertained and unpaid,	1,360	41	300	00	9,420	00	-	-	3,065	10
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	3,700	00	10,000	00	2,500	00	3,375	00	288	94

WITH SPECIFIC CAPITAL.

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Amount of Premium Notes on Risks terminated, . .	7,391 25	-	-	-	-	12,339 61
Amount of Premium Notes on Risks not terminated, . .	2,165 90	-	-	1,654 34	-	7,324 10
Total amount of Premium Notes,	9,557 15	-	-	-	-	19,663 71
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	178 00	-	-	-	-	1,000 00
At Risk,—Marine,	28,800 00	-	-	38,100 00	-	120,765 00
At Risk,—Fire,	-	2,297,008 15	-	16,119,353 23	9,085,647 00	-
Amount of Premiums on Fire Risks, undetermined, . .	-	18,403 24	-	170,682 55	104,522 38	-
Average Annual Dividends for five preceding years, or since incorporated,	4½ per cent.	2½ per cent.	9½ per cent.	8¾ per cent.	17½ per cent.	
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	-	-	-	-	6 per cent.
Amount Borrowed, and on what security,	-	-	-	-	-	1,150 77
Amount of Capital Stock pledged to the Company, . .	-	-	-	-	-	-
Amount of Fire Losses paid the last year,	-	10,425 80	-	90,458 14	79,113 87	-
Amount of Marine Losses paid the last year,	8,133 93	-	-	6,392 86	-	33,192 08
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	-	-	-	-	-	-

	NEW BEDFORD.		PLYMOUTH.		PROVINCETOWN.		NANTUCKET.	
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.			
Capital,	\$100,000 00	-	\$50,000 00	\$75,000 00	\$50,000 00			
United States Stocks and Treasury Notes.	-	-	-	-	-			
Massachusetts Bank Stocks,	76,400 00	-	25,675 00	25,000 00	36,140 00			
State Stock,	-	-	-	-	-			
Loans on Bottomry and Respondentia,	-	-	-	-	4,000 00			
Invested in Real Estate,	-	-	2,500 00	-	6,500 00			
Secured by Mortgage on the same,	-	\$2,103 71	7,982 42	49,500 00	-			
Loans on Collateral and Personal Security,	15,338 23	-	5,903 58	-	-			
Loans on Personal Security only,	-	3,800 00	2,585 58	-	-			
Cash on hand,	772 81	6,064 31	1,951 41	753 84	1,629 53			
Reserved or Contingent Fund,	-	-	-	-	-			
Invested in Railroad Stock,	-	-	5,793 63	-	-			
Losses ascertained and unpaid,	-	-	4,393 33	-	5,000 00			
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	6,000 00	-	1,500 00	1,200 00	7,000 00			

WITH SPECIFIC CAPITAL.

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Amount of Premium Notes on Risks terminated, . . .	19,803 18	-	-	9,973 88	5,022 06	22,375 89
Amount of Premium Notes on Risks not terminated, . . .	7,086 33	-	-	12,731 98	1,694 75	23,180 95
Total amount of Premium Notes,	36,889 51	-	-	22,705 86	6,716 81	45,556 84
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	-	-	-	90 00	-	-
At Risk,—Marine,	118,166 00	-	-	166,925 00	22,675 00	410,137 00
At Risk,—Fire,	-	-	-	763,618 00	-	-
Amount of Premiums on Fire Risks, undetermined, . . .	-	-	-	7,796 07	-	-
Average Annual Dividends for five preceding years, or since incorporated,	8 per cent.	12 per cent.	-	-	5 per cent.	8½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	-	-	-	-	2,000 00	5,000 00
Amount of Capital Stock pledged to the Company, . . .	-	-	-	-	-	-
Amount of Fire Losses paid the last year,	-	-	-	5,235 34	-	-
Amount of Marine Losses paid the last year,	18,546 74	-	-	22,137 09	22,825 85	23,914 61
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	-	-	-	-	-	-

A G G R E G A T E.

	19 Offices in Boston.	15 Offices out of Boston.	Total—34 Offices.
Capital,	\$5,125,000 00	\$1,261 100 00	\$6,386,100 00
United States Stocks and Treasury Notes,	10,000 00	- -	10,000 00
Massachusetts Bank Stocks,	3,440,229 59	769,210 83	4,209,440 42
State Stock,	16,360 00	71,240 00	87,600 00
Loans on Bottomry and Respondentia,	25,500 00	4,000 00	29,500 00
Invested in Real Estate,	350,000 00	9,000 00	359,000 00
Secured by Mortgage on the same,	886,036 63	331,605 01	1,217,641 64
Loans on Collateral and Personal Security,	548,397 71	96,525 67	644,923 38
Loans on Personal Security only,	497,180 49	34,135 22	531,315 71
Cash on hand,	209,629 32	62,021 10	271,650 42
Reserved or Contingent Fund,	422,643 45	55,479 27	478,122 72
Invested in Railroad Stock,	594,093 31	113,315 54	707,408 85
Losses ascertained and unpaid,	169,992 22	28,448 55	198,440 77
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	384,708 91	48,703 94	433,412 85

Amount of Premium Notes on Risks terminated, . . .	485,888 11	132,298 80	618,186 91
Amount of Premium Notes on Risks not terminated, . . .	2,074,119 45	97,196 75	2,171,316 20
Total amount of Premium Notes,	2,560,007 56	237,841 21	2,797,848 77
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	6,172 04	1,700 50	7,872 54
At Risk,—Marine,	76,936,987 00	2,140,269 00	79,077,256 00
At Risk—Fire,	77,549,744 00	28,287,326 38	105,837,070 38
Amount of Premiums on Fire Risks, undetermined, . . .	557,194 67	301,542 49	858,737 16
Average Annual Dividends for five preceding years, or since incorporated,	- -	- -	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	17,500 00	12,139 26	29,639 26
Amount of Capital Stock pledged to the Company, . . .	18,650 00	- -	18,650 00
Amount of Fire Losses paid the last year,	284,570 62	185,233 15	469,803 77
Amount of Marine Losses paid the last year,	1,683,448 10	201,458 82	1,884,906 92
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	5	- -	5

R E M A R K S.

[Included in Railroad Stock are Manufacturing and Steamboat Stocks, and other property not embraced in the interrogatories.]

AMERICAN, Boston. The *Bank Stock* owned, is as follows:—Atlas, 244 shares, \$24,400; Boston, 444 shares, 22,200; Bay State, 250 shares, 25,000; Columbian, 231 shares, 23,100; Eagle, 45 shares, 4,500; Globe, 170 shares, 17,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Merchants', 200 shares, 20,000; New England, 173 shares, 17,300; Railroad, 220 shares, 16,500; Suffolk, 100 shares, 10,000; State, 228 shares, 13,680; Union, 280 shares, 28,000. The *Railroad Stock* owned, is as follows:—Boston and Lowell, 20 shares, \$10,000; Boston and Worcester, 239 shares, 23,900; Boston and Providence, 275 shares, 26,332.50; Nashua and Lowell, 26 shares, 2,600; Taunton Branch, 66 shares, 6,570; Western, 130 shares, 13,000. Part of the *Surplus* invested as follows: Boston Manufacturing Company, 5 shares, \$3,500; Hamilton do., 12 shares, 12,000; Lawrence do., 5 shares, 5,000; Merrimack do., 10 shares, 10,000; Tremont do., 6 shares, 6,000; Relief Steamboat Company, 30 shares, 3,000. Included in fire losses paid the last year, are "returned premiums." Salvage not included in marine losses paid the last year.

BOSTON, Boston. The *Bank Stock* owned, is as follows:—New England, 220 shares, \$22,000; Shoe and Leather Dealers', 220 shares, 22,000; Globe, 200 shares, 20,000; Merchants', 200 shares, 20,000; Suffolk, 200 shares, 20,000; Union, 200 shares, 20,000; Bay State, 170 shares, 17,000; Railroad, 180 shares, 13,500; State, 200 shares, 12,000; City, 100 shares, 10,000; Hamilton, 70 shares, 7,000; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 150 shares, \$13,500; Taunton Branch, 150 shares, 15,000; Connecticut River, 150 shares, 9,000; Connecticut River, 40 shares, (preferred,) 4,000; Boston and Lowell, 20 shares, 10,000; Old Colony and Fall River, 123 shares, 9,000; Relief Steamboat Company, 20 shares, 2,000.

BOYLSTON FIRE AND MARINE, Boston. The *Bank Stock* owned, is as follows:—Boston, 100 shares, \$5,000; Bay State, 200 shares, 20,000; Columbian, 105 shares, 10,500; Eagle, 50 shares, 5,000; Massachusetts, 4 shares, 1,000; State, 400 shares, 24,000; Tremont, 275 shares, 27,500; Union, 200 shares, 20,000; Washington, 1,465 shares, 146,500; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Western, 120 shares, \$12,000; Boston and Providence, 125 shares, 10,000; Portland, Saco and Portsmouth, 50 shares, 4,809.50. Amoskeag Manufacturing Company, 5 shares, \$4,500; Relief Steamboat Company, 3,000.

COCHITUATE FIRE, Boston. The *Bank Stock* owned, is as follows:—Bank of Commerce, 160 shares, \$16,000; North, 100 shares, 10,000; Bank of North America, 150 shares, 15,000; Washington, 150 shares, 15,000; Granite, 60 shares, 6,000; Exchange, 100 shares, 10,000; Cambridge Market, 75 shares, 7,500; Grocers', 50 shares, 5,000; Faneuil Hall, 10 shares, 1,000; National, 100 shares, 10,000; Cambridge City, 50 shares, 5,000; Tremont, 50 shares, 5,000; Howard Banking Co., 20 shares, 1,980; Eliot, 70 shares, 7,000; Blackstone, 70 shares, 7,000. The *Railroad Stock* owned, is, Vermont and Massachusetts, 11 bonds, of \$1,000 each, \$9,860.66; Cheshire, 1 bond for 5,000, 4,510.

ELIOT FIRE, Boston. The *Bank Stock* owned, is as follows:—Eliot, 600 shares, \$60,000; Boylston, 40 shares, 4,000; State, 80 shares, 4,800; Exchange, 20 shares, 2,000; Tremont, 20 shares, 2,000; Blackstone, 20 shares, 2,000; Bank of Commerce, 75 shares, 7,500. The *Railroad Stock* owned, is as follows:—Boston and Worcester, 80 shares, \$8,000; Boston and Providence, 100 shares, 8,945.50; Fitchburg, 75 shares, 7,500; Boston and Lowell, 3 shares, 1,500; Eastern, 46 shares, 4,541.74; Western, 69 shares, 6,900; Boston and Worcester Bonds, 18 of \$1,000 each, \$18,000; Ogdensburg do., 3 do., 2,865.45.

FIREMEN'S, Boston. The *Bank Stock* owned, is as follows:—Atlas, 180 shares, \$15,840; Bank of Brighton, 40 shares, 4,000; City, 90 shares, 9,000; Columbian, 160 shares, 16,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants', 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5,280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9,840; Traders', 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 150 shares, 15,000; Worcester, 100 shares, 9,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 80 shares, \$6,000.

FRANKLIN, Boston. The *Bank Stock* owned, is as follows:—Atlantic, 210 shares, \$21,000; Atlas, 200 shares, 20,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 62 shares, 6,200; Merchants', 32 shares, 3,200; State, 414 shares, 24,840; Union, 141 shares, 14,100; Webster, 50 shares, 5,000; Bay State, 100 shares, 10,000; Falmouth, 35 shares, 3,500; Spicket Falls, 10 shares, 1,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 168 shares, \$16,452; Boston and Worcester, 32 shares, 3,145; Relief Steamboat Co., 20 shares, 2,000. *United States Stock* is the Loan of 1842, payable after 1862, \$10,000. *State Stock* is Massachusetts Sterling 5 per cent., £3,200, payable in 1869 and '70, \$15,360; and Massachusetts 5 per cent., payable in 1857, 1,000.

HOPE, Boston. The *Bank Stock* is owned, as follows:—Merchants', 150 shares, \$15,000; North, 150 shares, 15,000; Granite, 150 shares, 15,000; Suffolk, 9 shares, 900; State, 180 shares, 10,800; Shoe and Leather Dealers', 67 shares, 6,700; Traders', 75 shares, 7,500; Tremont, 100 shares, 10,000. The *Railroad Stock* owned, is as follows:—Western, 100 shares, \$10,000; Northern, 10, (first mortgage,) bonds, \$10,000. Amount borrowed is on bank stock.

MANUFACTURERS', Boston. The *Bank Stock* is owned, as follows:—City, 1,200 shares, \$105,856.74; Shoe and Leather Dealers', 550 shares, 54,005.32; Shawmut, 625 shares, 57,408; North, 50 shares, 4,107.74; Traders', 202 shares, 19,445.50; State, 250 shares, 14,668.37; Eagle, 118 shares, 11,437.55; Railroad, 151 shares, 10,327; Bay State, 100 shares, 10,000; Market, 120 shares, 7,915.37; New England, 60 shares, 5,962.75; National, 24 shares, 2,400. 158 shares of the Capital Stock are pledged to the Company. "Amount invested in other property, and not embraced in these interrogatories, including Railroad Bonds, \$36,533.67." Cash on hand, "including advances on losses not adjusted, \$60,036.89."

MERCANTILE MARINE, Boston. The *Bank Stock* is owned, as follows:—Atlantic, 150 shares, \$15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 80 shares, 8,000; Merchants', 84 shares, 8,400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2,775; State, 300 shares, 18,000; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 120 shares, \$12,000; Portland, Saco and Portsmouth, 12 shares, 1,200.

MERCHANTS', Boston. The *Bank Stock* is owned, as follows:—Eagle, 1,000 shares, \$100,000; Merchants', 1,000 shares, 100,000; Suffolk, 900 shares, 90,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers', 100 shares, 10,000; Railroad, 160 shares, 12,000; Bay State, 150 shares, 15,000; National, 100 shares, 10,000. The *Railroad Stock* owned, is as follows:—Boston and Maine, 300 shares, \$30,000; Boston and Providence, 240 shares, 23,600. 63 shares of the Capital Stock are pledged to the Company, \$6,300.

NATIONAL, Boston. The *Bank Stock* owned, is as follows:—Hamilton, 1,433, shares, \$143,300; Shawmut, 66 shares, 6,600; Shoe and Leather Dealers', 170 shares, 17,000; Atlas, 80 shares, 8,000; Market, 70 shares 4,900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Boston and Maine, 173 shares, \$17,300; Boston and Providence, 145 shares, 14,500; Boston and Worcester, 70 shares, 7,000; Portland, Saco and Portsmouth, 30 shares, 3,000. 81 shares of the Capital Stock are pledged to the Company, \$4,050.

NEPTUNE, Boston. The *Bank Stock* owned, is as follows:—Tremont, 465 shares, \$45,690; Boston, 500 shares, 25,000; Merchants', 250 shares, 25,000; Union, 200 shares, 20,000; New England, 190 shares, 19,000; Shoe and Leather Dealers', 150 shares, 15,000; Eagle, 100 shares, 10,000; State, 200 shares, 11,500; Massachusetts, 50 shares, 11,500; City, 100 shares, 9,500; Columbian, 100 shares, 10,000; Hamilton, 50 shares, 5,000; Suffolk, 50 shares, 5,000; Atlantic, 90 shares, 8,500; Market, 58 shares, 4,000; Globe, 36 shares, 3,600; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3,150. The *Railroad Stock* owned, is as follows:—Boston and Providence, 113 shares, \$10,170; Boston and Lowell, 20 shares, 10,000; Old Colony and Fall River, 6 shares, 480; Boston and Worcester Railroad Bonds, \$10,000. Relief Steamboat Co., \$3,500.

NORTH AMERICAN FIRE, Boston. The *Bank Stock* owned, is as follows :—Washington, 50 shares, \$5,098 ; Traders', 25 shares, 2,520 ; Faneuil Hall, 26 shares, 2,580 ; National, 125 shares, 12,500 ; Webster, 50 shares, 5,050 ; Maverick, 200 shares, 20,000 ; Columbian, 100 shares, 10,100 ; Blackstone, 100 shares, 10,079 ; Granite, 6 shares, 600 ; Merchants', 100 shares, 10,575 ; Bank of Commerce, 150 shares, 15,013.25 ; Bank of North America, 60 shares, 6,104. The *Railroad Stock* owned, is as follows :—Western, 20 shares, \$2,115 ; Boston and Lowell, 7 shares, 3,095 ; Boston and Worcester, 20 shares, 2,135 ; Boston and Providence, 20 shares, 1,805 ; Eastern, 5 shares, 490 ; Fitchburg, 20 shares, 2,105.

SHOE AND LEATHER DEALERS' FIRE AND MARINE, Boston. The *Bank Stock* owned, is as follows :—City, Lynn, 60 shares, \$6,000 ; Shoe and Leather Dealers', 24 shares, 2,646 ; Tradesmans', 20 shares, 2,000 ; Eliot, 10 shares, 1,000 ; Grafton, 10 shares, 980.

SUFFOLK, Boston. The *Bank Stock* owned, is as follows :—Atlantic, 90 shares, \$9,000 ; Atlas, 24 shares, 2,400 ; Boston, 180 shares, 9,000 ; City, 40 shares, 4,000 ; Eagle, 25 shares, 2,500 ; General Interest, 480 shares, 480 ; Hamilton, 50 shares, 5,000 ; Market, 10 shares, 700 ; Massachusetts, 13 shares, 3,250 ; New England, 210 shares, 21,000 ; North, 85 shares, 8,500 ; State, 150 shares, 9,000 ; Suffolk, 170 shares, 17,000 ; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is as follows :—Boston and Lowell, 13 shares, \$6,500 ; Boston and Worcester, 20 shares, 2,000 ; Western, 31 shares, 3,100 ; Vermont Central Railroad Bonds, (first mortgage,) 7,000 ; other property belonging to the Company, 5,000. The amount borrowed is on Company's notes, \$2,500.

UNITED STATES, Boston. The *Bank Stock* owned, is as follows :—Shoe and Leather Dealers', 254 shares, \$25,400 ; Atlas, 50 shares, 5,000 ; Suffolk, 40 shares, 4,000 ; Market, 437 shares, 30,590 ; Merchants', 612 shares, 61,200. The *Railroad Stock* owned, is as follows :—Eastern, 158 shares, \$13,070 03 ; Western, 66 shares, 6,600 ; Northern Railroad Bonds, 10,000 ; Eastern do. do., 1,607.33. Relief Steamboat Company, 15 shares, \$1,500 ; East Boston Ferry Company, 4 shares, \$400.

WARREN, Boston. The *Bank Stock* owned, is as follows :—Shawmut, 562 shares, \$56,200 ; Howard Banking Company, 465 shares, 46,500 ; Lighton, 30 shares, 3,000 ; City, Lynn, 15 shares, 1,500 ; Cambridge Market, 20 shares, 2,000 ; Bass River, 10 shares, 1,000. The *Railroad Stock* owned, is as follows :—Boston and Providence, 22 shares, \$2,200. Relief Steamboat Company, 15 shares, \$1,500. Insurance Scrip, \$641.18.

WASHINGTON, Boston. The *Bank Stock* owned, is as follows :—Atlas, 100 shares, \$10,000 ; City, 50 shares, 5,000 ; Columbian, 25 shares, 2,500 ; Market, 50 shares, 3,500 ; North, 50 shares, 5,000 ; New England, 50 shares, 5,000 ; Suffolk, 26 shares, 2,600 ; Union, 76 shares, 7,600. The *Railroad Stock* owned, is, 1 Rutland and Burlington, (first mortgage,) Bond, \$1,000, \$513.75. Relief Steamboat Company, \$2,500.

WEBSTER FIRE AND MARINE, Boston. "No portion of the Capital Stock having been paid in, the Company has not commenced doing business."

BEVERLY, Beverly. The *Bank Stock* owned, is as follows:—Beverly, 5 shares, \$312.50; Naumkeag, 23 shares, 2,300; Merchants', Salem, 40 shares, 2,000; Mercantile, Salem, 26 shares, 2,600; Commercial, Salem, 5 shares, 333.33; Grand, 10 shares, 1,000; Village, 20 shares, 2,000; Andover, 10 shares, 1,000; Webster, 10 shares, 1,000. The *Railroad Stock* is owned, as follows:—Boston and Worcester, 20 shares, \$2,000; Fitchburg, 10 shares, 1,000. The amount borrowed, is \$3,988.49, mortgage notes for security.

LYNN MECHANICS' FIRE AND MARINE, Lynn. The *Bank Stock* owned, is as follows:—Lynn Mechanics', 200 shares, \$16,000; Lighton, 30 shares, 3,000; City, Lynn, 30, shares, 3,000; Shoe and Leather Dealers', 128 shares, 12,800; Exchange, Boston, 20 shares, 2,000. The *Railroad Stock* owned, is as follows:—Eastern, 61 shares, \$3,050.

MARBLEHEAD MARINE, Marblehead. "This Company have not issued any policies for several years past, and all former policies have expired. A special meeting of the Stockholders was held on the fifth day of November last, when it was voted to close the concerns of said Company. The stocks owned by the Company are advertised to be sold."

ESSEX, Salem. The *Bank Stock* owned, is as follows:—Naumkeag, 185 shares, \$18,500; Commercial, 142 shares, 9,466.67; Exchange, Salem, 144 shares, 9,600; Mercantile, Salem, 22 shares, 1,981.25; Asiatic, 153 shares, 4,590; Salem, 9 shares, 810; Merchants', Boston, 100 shares, 10,000; North, 75 shares, 7,500; Shawmut, 30 shares, 3,000. The *Railroad Stock* owned, is, Boston and Worcester, 10 shares, \$1,000. The *State Stock* is, 1 certificate Massachusetts 5 per cent., due 1857, \$5,000; 17 do. Massachusetts, due 1871, 16,320.

ORIENTAL, Salem. The *Bank Stock* owned, is as follows:—Asiatic, 2,497 shares, \$73,710; Exchange, Salem, 98 shares, 6,533.33; Salem, 20 shares, 2,000; Naumkeag, 250 shares, 25,000; Merchants', Salem, 4 shares, 200; Mercantile, Salem, 43 shares, 4,300; Mechanics', Lynn, 106 shares, 6,360; Village, 100 shares, 10,000; Granite, 144, shares, 14,400. *Massachusetts State Stock*, \$46,920. Loan to County of Essex, \$3,000.

GLOUCESTER MARINE, Gloucester. The *Bank Stock* owned, is as follows:—Gloucester, 27 shares, \$2,808; Tremont, 37 shares, 3,829; Atlas, 32 shares, 3,048.50; Granite, 12 shares, 1,269. The *Railroad Stock* owned, is as follows:—Eastern, 97 shares, \$10,572; Western, 40 shares, 4,021.16; Boston and Providence, 10 shares, 965. Eastern Railroad Bonds, \$2,000. East Boston Ferry, 4 shares, \$300.

HOWARD FIRE, Lowell. The *Bank Stock* owned, is as follows:—Appleton, 132 shares, \$13,200; Lowell, 15 shares, 1,500; Wamesit, 50 shares, 5,000; Bay State, 20 shares, 2,000; Pemberton, 50 shares, 5,000; Bank of North

America, 120 shares, 12,000; Bank of Commerce, 25 shares, 2,500; Granite, 60 shares, 6,000. The *Railroad Stock* owned, is as follows:—Lowell and Lawrence, 94 shares, \$9,400; Stony Brook, 32 shares, 3,200.

SPRINGFIELD FIRE AND MARINE, Springfield. The *Bank Stock* owned, is as follows:—Agawam, 71 shares, \$7,100; Western, 217 shares, 21,781; Springfield, 12 shares, 1,254; Pyncheon, 50 shares, 5,000; Hampshire Manufacturers', 24 shares, 2,200; Hadley Falls, 67 shares, 6,700; Holyoke, 20 shares, 2,000; Eliot, 25 shares, 2,500; Bank of Commerce, 58 shares, 5,957.50; Merchants', Boston, 50 shares, 5,321.25; Atlas, 20 shares, 2,045; Howard, 82 shares, 8,139.75; Boylston, 17 shares, 1,700; Webster, 100 shares, 10,395; Elm City, New Haven, (3 inst. paid,) 50 shares, 2,000; American Exchange, New York, 50 shares, 6,003.25; Metropolitan, New York, 50 shares, 5,442.50; Continental, New York, 50 shares, 5,342.50; Importers' and Traders', New York, 100 shares, (1 inst. paid,) 1,000. The *Railroad Stock* owned, is as follows:—Western, 145 shares, \$14,183.75; Worcester and Nashua, 53 shares, 2,875; Rome and Watertown, 50 shares, 5,000; Connecticut River, 152 shares, 8,535; 5 first Mortgage Bonds, Buffalo, Corning and New York, 7 per cent., \$4,750; 1 Bond Michigan Central, 8 per cent., 1,000; 2 do. Illinois Central, 7 per cent., \$500 each, 860; 1 City of Detroit Water Bond, 6 per cent., 1,000. Loans on Personal Security, include Bills Receivable.

WESTERN MASSACHUSETTS, Pittsfield. The *Bank Stock* owned, is as follows:—Pittsfield, 171 shares, \$17,100; Webster, 100 shares, 10,467.50; Adams, 70 shares, 7,000; Bank of State of New York, 40 shares, 4,345; Agricultural, 37 shares, 4,070; Hadley Falls, 10 shares, 1,000; Bank of North America, New York, 10 shares, 1,092.50; Lee, 8 shares, 900. The *Railroad Stock* owned, is as follows:—Stockbridge and Pittsfield, 203 shares, \$18,270; Berkshire, 16 shares, 1,440; Western, 3 shares, 300; 2 Bonds of Rochester, Lockport and Niagara Falls Railroad, 2,000; Pittsfield Coal Gas Company, 5 shares, \$500.

BEDFORD COMMERCIAL, New Bedford. The *Bank Stock* owned, is as follows:—Bedford Commercial, 1,042 shares, \$104,200; Suffolk, 36 shares, 3,600; Merchants', New Bedford, 80 shares, 8,000; Marine, 100 shares, 10,000; Fall River, 193 shares, 16,887.50. The *Railroad Stock* owned, is New Bedford and Taunton, 93 shares, \$9,300. The amount borrowed is \$1,150.77, "on personal security."

PACIFIC, New Bedford. The *Bank Stock* owned, is as follows:—Bedford Commercial, 94 shares, \$9,400; Merchants', New Bedford, 199 shares, 19,900; Mechanics', New Bedford, 117 shares, 11,700; Marine, 295 shares, 29,500; Fairhaven, 54 shares, 5,400; Fall River, 5 shares, 500. "This Company is closing its business, and has taken no risks since February, 1853."

WHALING, New Bedford. "The Whaling Insurance Company ceased to take risks on and after July 22, 1851. It has now no outstanding risks, and all its business is in course of liquidation, and nearly completed. Its Capital Stock of one hundred thousand dollars has been divided."

OLD COLONY, Plymouth. The *Bank Stock* owned, is as follows:—Old Colony, 32 shares, \$3,200; Plymouth, 32 shares, 3,200; Market, 20 shares, 1,400; Merchants', 33 shares, 3,300; New England, 15 shares, 1,500; Union, 15 shares, 1,500; Railroad, 40 shares, 3,000; Massachusetts, 10 shares, 2,400; Boston, 20 shares, 1,000; Exchange, 10 shares, 1,000; Tremont, 12 shares, 1,200; Wareham, 35 shares, 2,975. The *Railroad Stock* owned, is as follows:—Old Colony and Fall River, 62 shares, \$3,793.63; Boston and Providence, 20 shares, 2,000. Amount of premium notes on risks terminated, etc. "These items include additional premiums and premiums where notes were not taken, less all return premiums and expenses."

UNION, Provincetown. The *Bank Stock* owned, is as follows:—Freemans', 150 shares, \$15,000; Provincetown, 100 shares, 10,000. The amount borrowed is on Secretary's endorsed Note.

COMMERCIAL, Nantucket. The *Bank Stock* owned, is Pacific, 278 shares, \$36,140. The amount borrowed is on Bank Stock.

INSURANCE COMPANIES,

MUTUAL MARINE AND MUTUAL FIRE AND MARINE.

BOSTON.

	Alliance.	China Mutual.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	\$465,926 47	\$730,714 89	\$496,409 16	\$327,590 62	\$1,065,798 87
Cash,	3,978 80	66,463 99	3,781 05	6,291 07	29,789 95
Premium Notes on Risks terminated,	70,581 69	22,584 46	16,939 30	78,872 03	220,985 14
Premium Notes on Risks not terminated,	152,264 99	65,571 23	87,998 19	265,473 19	441,970 29
Other Notes, how secured, and for what given,	91,943 74	516,658 71	308,005 42	212,650 00	131,214 90
Debts due to the Company, and how originated, other than those above stated,	9,730 84	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	137,426 41	59,436 50	79,685 20	264,304 33	1,065,798 87
Losses paid during the year ending December 1, on Marine Risks,	466,196 54	390,179 42	142,411 26	330,758 98	749,529 39
Return Premiums paid or credited during the same time on Marine Risks,	32,517 91	47,637 18	29,468 85	38,494 32	46,798 81
Losses paid on Fire Risks during the same time,	10,510 69	- -	- -	19,078 04	54,563 59
Amount of Losses ascertained and unpaid on Marine Risks,	14,677 00	- -	16,515 23	4,444 36	40,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	37,700 00	46,000 00	20,000 00	42,300 00	91,423 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	- -	- -	- -	- -	- -
Amount of Expenses paid,	9,187 28	18,297 98	6,785 00	13,194 74	17,368 00
Amount insured during the year on Marine Risks,	14,687,178 00	23,176,311 00	7,602,066 00	15,025,770 00	24,924,288 00

Amount of Premium on Marine Risks,	391,820 81	557,575 24	264,139 89	475,094 96	832,074 35
Amount Insured during the year on Fire Risks,	3,801,325 00	- - -	- - -	5,106,055 00	9,227,071 00
Amount of Premium on Fire Risks,	7,576 19	- - -	- - -	14,059 30	39,546 76
Amount of Marine Risks terminated,	16,611,880 00	22,683,588 00	7,293,570 00	14,441,453 00	27,042,636 00
Amount of Premium on Marine Risks terminated,	391,580 27	542,422 01	217,304 99	463,399 07	816,603 98
Amount of Fire Risks terminated,	5,880,570 00	- - -	- - -	5,357,620 00	11,482,911 00
Amount of Premium on Fire Risks terminated,	12,892 82	- - -	- - -	14,689 99	48,441 09
Amount of undetermined Marine Risks,	6,609,880 00	9,318,244 00	2,492,321 00	11,323,755 00	14,824,315 00
Amount of Premium on undetermined Marine Risks,	273,396 79	327,479 77	101,935 33	331,432 80	501,998 23
Amount of undetermined Fire Risks,	1,440,625 00	- - -	- - -	2,388,768 00	1,465,284 00
Amount of Premium on undetermined Fire Risks,	4,794 89	- - -	- - -	6,946 72	28,647 84
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	5,019 97	14,250 00	200,185 00	54,918 83	240,649 16
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- - -	- - -	- - -	- - -	- - -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	- - -	- - -	- - -	- - -	- - -
Amount of delinquent Notes included in the assets above,	3,207 50	9,927 96	- - -	7,079 57	30,000 00
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	142,847 89	- - -	- - -	160,601 97	274,339 78

	BOSTON.		GLOUCESTER.	NEWBURYPORT.	NEW BEDFORD.
	Tremont Mutual.	Triton.			
Amount of Assets,	\$378,020 42	\$237,579 53	\$130,267 42	\$79,049 10	\$568,619 96
Cash,	10,716 71	26,889 35	- - -	1,278 47	2,066 08
Premium Notes on Risks terminated,	65,875 00	6,509 24	27,388 58	8,031 61	16,989 39
Premium Notes on Risks not terminated,	85,313 10	13,018 48	278 84	4,445 00	266,233 04
Other Notes, how secured, and for what given,	211,786 11	168,336 00	102,600 00	53,900 00	283,331 45
Debts due to the Company, and how originated, other than those above stated,	- - -	- - -	- - -	431 90	- - -
All other Property, specifying amount and value of each kind of Property and Stocks, Losses paid during the year ending December 1, on Marine Risks,	4,329 50	13,263 60	200 00	10,962 12	- - -
Return Premiums paid or credited during the same time on Marine Risks,	440,439 89	369,633 62	7,000 00	430 00	122,536 19
Losses paid on Fire Risks during the same time,	33,700 77	33,715 24	- - -	- - -	5,338 00
Amount of Losses ascertained and unpaid on Marine Risks,	55,418 90	5,533 05	- - -	- - -	- - -
Amount of Losses ascertained and unpaid on Fire Risks,	- - -	27,832 43	- - -	- - -	5,112 41
Estimated amount of Losses on Claims unliquidated on Marine Risks,	- - -	- - -	- - -	- - -	- - -
Estimated amount of Losses on Claims unliquidated on Fire Risks,	98,175 27	34,600 00	400 00	700 00	56,426 00
Amount of expenses paid,	3,042 57	- - -	- - -	- - -	- - -
Amount insured during the year on Marine Risks,	21,024 01,	7,999 06	- - -	281 01	2,910 05
	12,685,398 00	12,385,316 00	503,618 00	412,736 00	2,434,576 00

Amount of Premium on Marine Risks,	374,187 41	264,253 63	27,667 42	12,964 68	121,430 78
Amount Insured during the year on Fire Risks,	2,366,638 00	2,638,930 00	-	34,000 00	-
Amount of Premium on Fire Risks,	5,836 27	5,772 80	-	131 75	-
Amount of Marine Risks terminated,	13,946,151 00	15,596,019 00	496,806 00	315,792 00	1,881,373 00
Amount of Premium on Marine Risks terminated,	386,360 60	363,356 97	27,388 58	8,285 97	73,050 07
Amount of Fire Risks terminated,	4,793,866 00	5,098,852 00	-	26,000 00	-
Amount of Premium on Fire Risks terminated,	13,564 51	11,365 61	-	85 75	-
Amount of undetermined Marine Risks,	4,825,504 00	7,271,825 00	6,812 00	96,944 00	3,688,464 50
Amount of Premium on undetermined Marine Risks,	247,039 89	180,798 71	278 84	4,678 71	266,233 04
Amount of undetermined Fire Risks,	468,866 00	3,591,900 00	-	8,000 00	-
Amount of Premium on undetermined Fire Risks,	2,658 18	3,980 17	-	45 00	-
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	17,000 00	35,000 00	-	-	63,540 42
Highest Rate of Interest received,	6 per cent.	6 per cent.	-	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	-	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	-	9,485 15	-	-	-
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes, making part of the assets above mentioned,	-	-	-	-	70,100 78
Amount of delinquent Notes included in the assets above,	6,975 00	-	-	-	-
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.	-	42,602 00	-	10,523 00	-

	NEW BEDFORD.		COHASSET.	PROVINCETOWN.	
	Mutual Marine.	Union Mutual Marine.		Equitable Marine.	Atlantic Mutual Fire and Marine.
Amount of Assets,	\$613,826 80	\$626,976 36	20,325 43	70,583 31	86,700 63
Cash,	4,343 43	4,574 80	-	-	1,257 49
Premium Notes on Risks terminated,	42,500 77	42,829 69	3,325 43	8,738 19	5,810 03
Premium Notes on Risks not terminated,	293,442 26	324,934 69	-	8,321 32	10,733 11
Other Notes, how secured, and for what given,	195,240 34	252,987 18	17,000 00	32,666 00	68,900 00
Debts due to the Company, and how originated, other than those above stated,	-	-	-	-	-
All other Property, specifying amount and value of each kind of Property, and Stocks,	78,300 00	1,650 00	-	19,620 00	-
Losses paid during the year ending December 1, on Marine Risks,	121,247 48	106,995 94	-	16,383 63	-
Return Premiums paid or credited during the same time on Marine Risks,	13,788 13	10,520 80	3,093 05	200 76	148 98
Losses paid on Fire Risks during the same time,	-	-	-	-	-
Amount of Losses ascertained and unpaid on Marine Risks,	3,627 91	2,567 79	-	-	-
Amount of Losses ascertained and unpaid on Fire Risks,	-	-	-	-	-
Estimated Amount of Losses on Claims unliquidated, on Marine Risks,	47,125 00	57,000 00	150 00	-	3,000 00
Estimated Amount of Losses on Claims unliquidated, on Fire Risks,	-	-	-	-	-
Amount of Expenses paid,	3,154 97	3,037 79	- 96 00	1,337 44	-
Amount insured during the year on Marine Risks,	2,630,210 00	2,791,165 00	89,437 50	418,042 00	425,083 00

Amount of Premium on Marine Risks, .	151,952 33	148,315 20	3,325 43	16,919 00	17,949 61
Amount Insured during the year on Fire Risks, .	-	-	-	-	-
Amount of Premium on Fire Risks, .	-	-	-	-	-
Amount of Marine Risks terminated, .	2,406,269 00	2,502,715 00	89,437 50	469,526 00	238,643 00
Amount of Premium on Marine Risks terminated, .	154,958 75	133,796 68	3,325 43	17,428 32	7,216 50
Amount of Fire Risks terminated, .	-	-	-	-	-
Amount of Premium on Fire Risks terminated, .	4,096,199 00	4,642,161 00	-	-	186,440 00
Amount of undetermined Marine Risks, .	293,442 00	324,934 69	-	-	10,733 11
Amount of Premium on undetermined Marine Risks, .	-	-	-	-	-
Amount of undetermined Fire Risks, .	-	-	-	-	-
Amount of Premium on undetermined Fire Risks, .	-	-	-	-	-
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured, .	-	53,071 81	36 38	-	-
Highest Rate of Interest received, .	6 per cent.	6 per cent.	-	6 per cent.	-
Highest Rate of Interest paid, .	6 per cent.	6 per cent.	-	6 per cent.	-
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	-	198,513 29	-	-	-
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned, .	-	51,486 71	-	-	-
Amount of delinquent Notes included in the assets above, .	2,859 95	-	-	-	-
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, .	61,090 00	-	6,037 61	22,000 00	-

A G G R E G A T E.

Amount of Assets,	\$6,398,388 97
Cash,	161,431 19
Premium Notes on Risks terminated,	637,960 55
Premium Notes on Risks not terminated,	2,019,997 73
Other Notes, how secured, and for what given,	2,647,219 85
Debts due to the Company, and how originated, other than those above stated,	10,162 74
All other Property, specifying amount and value of each kind of Property and Stocks,	1,734,976 53
Losses paid during the year ending December 1, on Marine Risks,	3,263,742 34
Return Premiums paid or credited during the same time on Marine Risks,	295,422 80
Losses paid on Fire Risks during the same time,	145,104 27
Amount of Losses ascertained and unpaid on Marine Risks,	114,777 13
Amount of Losses ascertained and unpaid on Fire Risks,	
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	534,999 27
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	3,042 57
Amount of Expenses paid,	104,673 33
Amount insured during the year on Marine Risks,	120,191,194 50
Amount of Premiums on Marine Risks,	3,659,670 74
Amount insured during the year on Fire Risks,	23,174,019 00
Amount of Premiums on Fire Risks,	72,923 07
Amount of Marine Risks terminated,	126,015,858 50
Amount of Premium on Marine Risks terminated,	3,606,478 19
Amount of Fire Risks terminated,	32,639,819 00
Amount of Premium on Fire Risks terminated,	101,039 77
Amount of undetermined Marine Risks,	69,382,864 50
Amount of Premium on undetermined Marine Risks,	2,864,381 91
Amount of undetermined Fire Risks,	9,363,443 00
Amount of Premium on undetermined Fire Risks,	47,072 80
Amount of Debts owed by the Company, other than those for losses above mentioned; state for what, and how secured,	683,671 57
Highest Rate of Interest received,	6 per cent.
Highest Rate of Interest paid,	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	207,998 44
Amount of Premium included in the assets, which the assured have the right to have indorsed on Notes, making part of the assets above mentioned,	121,587 49
Amount of delinquent Notes included in the assets above,	60,049 98
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	720,042 25

REMARKS.

ALLIANCE, Boston. "Other Notes." Notes received under the Act of May 24, 1851, in advance for premiums, \$91,200; a note for settlement of premium notes, 743,74. Advances made on account of unsettled losses, \$6,871.19; claim for a loss under a policy of reinsurance by another company, 2,353.90; fire premiums unpaid, 505.75. "All other property." Amount of subscription, under the Act of May 24, 1851, not yet called in, \$91,200; 100 shares Tremont Bank, 10,784.50; 60 shares Columbian, 5,849.18; 50 shares Boston and Providence Railroad, 4,500; 50 shares Eastern, 5,012.50; 50 shares Fitchburg, 5,526.50; 50 shares Boston and Worcester, 5,195.25; 60 shares Vermont and Canada, 6,345; 2 shares East Boston Ferry Company, 200; 20 shares Relief Steamboat Company, 2,000; Insurance scrip, 813,48. "Amount of Debts." Money borrowed on the company's note, without security, \$3,000; company's notes for premiums for policies of reinsurance, 2,019.97.

CHINA MUTUAL, Boston. "Other Notes." Stock notes given for subscription \$505,866.66; notes secured by collateral, for loans, 10,792.05; cash in Boston, 10,936.51; in hands of Russell & Co., agents, China, 31,730.90; in hands of Baring Brothers & Co., agents, London, 23,796.58. "All other Property." 200 shares Columbian Bank, \$20,000; 200 shares Washington, 20,000; 100 shares Tremont, 10,000; 50 shares Western Railroad, 4,737.50; 50 shares Boston and Worcester, 4,699. "Amount of Debts." Notes given for nominal premium, under reinsurance policies by vessel or vessels, not yet filled, \$14,250.

COMMERCIAL MUTUAL MARINE, Boston. "Other Notes." Subscription Notes and amounts subscribed, for which notes have not been received, \$308,005.42. "All other Property." 250 shares Maverick Bank, \$25,000; 540 shares Grocers', 54,000; Insurance scrip, 685.20. "Amount of Debts." Company's Notes for Loans in payment of Losses, \$132,835; do. do. on Stock, 67,350.

EQUITABLE SAFETY, Boston. "Other Notes." 15 Notes, secured by mortgages on real estate, \$69,500; 4 Notes secured by collateral, 22,400; subscription Notes for Safety Fund, not called in, 120,750. "All other Property." Due from other Insurance Companies, \$4,384; 400 shares Merchants' Bank, \$40,000; 300 shares North, 30,000; 250 shares Traders, 25,000; 200 shares Tremont, 20,000; 100 shares Eagle, 10,000; 120 shares Granite, 12,000; 100 shares Atlas, 10,000; 100 shares Boylston,

10,000 ; 100 shares Howard, 10,000 ; 100 shares Western Railroad, 10,000 ; 100 shares Eastern, 9,831.75 ; 100 shares Boston and Worcester, 10,491.50 ; 100 shares Boston and Providence, 8,987 ; 50 shares Vermont and Canada, 5,200 ; 26 shares Pittsfield and North Adams, 2,600 ; 10 Bonds, Rutland and Burlington, \$1,000 each, \$9,904.17 ; 1 do Cape Cod Branch, 5,000 ; 6 do Cheshire, 4,000 ; 2 do Eastern, 1,600 ; 30 shares Relief Steamboat Company, 3,000 ; 4 shares East Boston Ferry Stock, 300 ; Insurance Scrip, 21,978.03 ; Fire Policies not delivered, 27.88. "Amount of Debts." Interest Dividends unpaid, due to holders of Scrip, \$1,185.83 ; Due to Bank, for Loan (Bank Stock as collateral,) 18,000 ; do. to Bank for Loan, (Notes as collateral) 30,000 ; do to Insurance Companies, for reinsurance, 5,733.

NEW ENGLAND MUTUAL MARINE, Boston. "Other Notes." \$131,214.90, (How secured, and for what given, not stated in the return.) "All other property." Bonds and Mortgages of Real Estate (City of Boston,) \$5,000 ; Fire Policies unpaid, 2,959.76 ; 100 shares Bank of North America, \$9,882.50 ; 107 shares Bank of Commerce, 10,700 ; 111 shares Merchants, Boston, 11,413 ; 6 shares Tremont, 344.50 ; 165 Granite, 14,301.50 ; 89 shares North, 8,331.75 ; 102 shares Shawmut, 9,947.25 ; 40 shares Atlas, 3,715 ; 100 shares Traders', 9,685 ; 50 shares Eagle, 5,108 ; 60 shares Grocers', 5,962.50 ; 34 shares State, 2,065.50 ; 46 shares Exchange, Boston, 4,679.58 ; 20 shares City, Boston, 1,610 ; 19 shares Washington, 1,890.50 ; 5 shares Atlantic, 477.50 ; 50 shares Faneuil Hall, 5,000 ; 150 shares Maverick, 15,000 ; 25 shares Lancaster, 2,374 ; 20 shares Richmond, (Maine,) 2,000 ; 100 shares Western Railroad, 10,191.76 ; 380 shares Boston and Maine, 38,235.49 ; 63 shares Eastern, 6,463.50 ; 5 shares Cheshire, 500 ; 100 shares Manchester and Lawrence, 10,000 ; Northern Railroad Bonds, 15,500 ; Boston, Concord and Montreal do., 20,000 ; Cape Cod Branch, do., 3,500 ; Michigan Central do., 5,000. "Amount of Debts." Company's Notes, with collateral, \$240,649.16.

TREMONT MUTUAL, Boston. "Other Notes." Subscribers' Notes, \$207,194.39 ; Miscellaneous notes for renewals of premium notes, 1,444.06 ; due bills for cash advanced on account of losses, 3,147.66. "All other Property." 9 shares Providence Railroad, \$792 ; 10 shares Western Railroad, 1,037.50 ; 25 shares Relief Steamboat Company, 2,500. "Amount of Debts." Bill payable, secured by subscription notes as collateral, \$17,000.

TRITON, Boston. "Other Notes." Subscription Notes in advance of Premiums, \$168,336. "All other Property." Pacific Mail Steamship Company, \$708.60 ; reinsurances due office on losses not yet adjusted, about 12,555. "Amount of Debts." Notes discounted, and for reinsurances, about \$35,000.

GLOUCESTER MUTUAL FISHING. "Other Notes." Stock Notes of \$200 on each share of stock of, \$1,000, amounting to \$102,600. "All other property." Office furniture, \$75 ; screws, blocks, etc., 125. The business is closed annually, and all the earnings, more than the losses and expenses, are returned to the insured. No dividends are made."

MASSACHUSETTS FIRE AND MARINE, Ipswich. This company has closed its business, and all policies issued have been cancelled.

UNION MUTUAL MARINE, Newburyport. "Other Notes." Stock Notes of subscribers, payable on demand, \$53,900. "Debts due to the Company and how originated." On demand for premiums, \$431.90. "All other property." 32 shares Merchants' Bank, Newburyport, \$1,169.12; 20 shares Eliot, 2,040; 20 shares Bank of Commerce, 2,075; 20 shares Howard, 1,990; 10 shares Western Railroad, 1,082.50; 10 shares Worcester, 995; 11 shares Concord, 610.50; deposit in Savings Bank, Newburyport, 1,000.

COMMERCIAL MUTUAL MARINE, New Bedford. "Other Notes." Bills receivable, or sundry promissory notes from individuals, without other security, \$3,331.45; subscription notes for premiums in advance, 280,000. "Amount of Debts." Money borrowed, secured by promissory notes of the company, \$63,540.42.

MUTUAL MARINE, New Bedford. "Other Notes." Notes discounted, or taken in exchange for premium notes, \$3,988.05; subscriptions for premiums in advance, 191,252.29. "All other Property." 104 shares Mechanics' Bank; 214 shares Marine; 220 shares Commercial; 230 shares Merchants', \$76,800; office and furniture, \$1,500.

UNION MUTUAL MARINE, New Bedford. "Other Notes." Subscriptions for premiums in advance, \$250,000; notes, for premium notes given up on settlement, 2,987.18. "All other Property." Building and furniture, \$1,650. "Amount of Debts." The Company's notes on demand, without security, to pay marine losses, \$53,071.81.

HINGHAM AND COHASSET MUTUAL FISHING, Cohasset. "Other Notes." Individual stock notes, \$200 for each \$1,000 of stock, \$17,000. "Amount of Debts." Notes for reinsurance, \$36.38. Dividend for three years, \$6,037.61. "This Company closes its business annually, the last of December, and each stockholder is entitled to his proportion of the earnings."

EQUITABLE MARINE, Provincetown. "Other Notes." Notes secured by mortgage on real estate, \$23,858; notes with sureties holding real estate, \$8,808. "All other Property." 120 shares Freeman's Bank, \$13,440; 60 shares Provincetown, 6,180.

ATLANTIC MUTUAL FIRE AND MARINE, Provincetown. "Other Notes." Subscriptions for which notes have not yet been called for, \$68,900.

MUTUAL FIRE
INSURANCE COMPANIES.

	BOSTON.				
	Appleton Mutual Fire. Commenced May 20, 1853.	Boston Manufacturers' Mutual Fire, Com- menced Sept. 14, 1850.	Boston Mutual Fire. Commenced April 1, 1854.	Eagle Mutual Fire. Commenced June 29, 1853.	Massachusetts Mutual Fire. Commenced March 21, 1798.
Amount Insured by existing Policies,	\$691,839 00	\$7,154,151 00	\$522,339 00	\$1,008,081 00	\$14,100,710 00
Amount of Premiums and Deposits received on same,	20,354 29	419,823 24	21,646 78	22,914 72	229,288 39
Portion of Premiums and Deposits received in Money,	11,026 05	69,970 54	7,215 60	11,578 76	229,288 39
Portion of Premiums and Deposits received in Notes,	9,328 24	349,852 70	14,431 18	11,335 96	- -
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	6,713 67	63,053 84	2,196 03	4,665 36	237,027 83
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	5,133 58	79,871 19	2,598 17	4,509 29	65,830 96
Amount Assessed on Notes for the same pe- riod,	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	78,574 74	- -	43,293 56	34,736 28	458,576 78
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during the same period,	2,688 72	106,528 68	- -	508 38	147,306 12
Amount of Policies terminated the past year,	720,100 64	6,732,126 00	194,288 00	735,231 00	1,824,210 00

Amount of Policies issued the past year, .	484,620 00	7,590,251 00	505,615 00	961,644 00	2,031,210 00
Amount of Premiums and Deposits received for said Policies, .	14,522 64	432,698 64	17,922 02	18,290 91	34,594 10
Amount of Losses paid the past year, .	1,418 41	38,260 93	2,598 17	3,819 67	4,749 41
Amount of Losses ascertained and unpaid, .	835 98	-	450 00	600 00	23 00
Amount of Assessments on Notes the past year, .	-	-	-	-	-
Amount of Assessments the past year beyond the Amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	863 63	47,691 22	-	508 38	29,490 29
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	3,734 13	10,882 36	-	-	-
Highest Rate of Interest paid, .	6 per cent.	-	-	-	-
Highest Rate of Interest received, .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate, .	146,061 00	See Remarks.	250,610 00	562,142 00	14,100,710 00
Amount Insured on Personal Property, .	338,559 00	-	271,729 00	445,939 00	-
Amount Insured on First Class, .	-	-	-	-	-
Amount Insured on Second Class, .	-	-	-	-	-
Amount Insured on Third Class, .	-	"All First Class, and good property."	-	-	-
Amount Insured on Fourth Class, .	-	-	-	-	-
Premiums and Deposits received in First Class, .	"Not Classified."	-	"Not Classified."	-	"No such Classes."
Premiums and Deposits in Second Class, .	-	-	-	-	-
Premiums and Deposits in Third Class, .	-	-	-	-	-
Premiums and Deposits in Fourth Class, .	-	-	-	-	-
Losses in First Class, .	-	-	-	-	-
Losses in Second Class, .	-	-	-	-	-
Losses in Third Class, .	-	-	-	-	-
Losses in Fourth Class, .	-	-	-	-	-
Amount of Expenses of the Co. for the year, .	5,358 08	6,525 85	2,206 85	3,800 57	6,609 24
Amount charged for Proposals, Policies, Assignments, and other papers, .	-	-	112 09	47 87	-

BOSTON.

	Mechanics' Mutual Fire. Commenced Sept. 1, 1836.	People's Mutual Fire. Commenced April 1, 1847.	Shawmut Mutual Fire. Commenced January, 1854.	State Mutual Fire. Commenced May 1, 1843.	Traders' Mutual Fire. Commenced June 12, 1854.
Amount Insured by existing Policies,	\$16,155,270 00		\$196,813 00	\$3,282,276 00	\$143,251 00
Amount of Premiums and Deposits received on same,	401,599 04		5,363 46	100,449 59	4,421 22
Portion of Premiums and Deposits received in Money,	202,755 91		2,678 23	52,770 88	1,473 74
Portion of Premiums and Deposits received in Notes,	198,843 13		2,685 23	47,678 71	
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	192,540 01		869 56	48,233 94	2,947 48
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	115,572 82		500 00	58,567 06	-
Amount Assessed on Notes for the same pe- riod,	-		-	26,027 38	-
Amount Assessed beyond the Amount of Notes,	-		-	-	-
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	803,198 08		5,363 46	200,899 18	4,421 22
Amount of Assessments uncollected,	-		-	7,248 95	-
Amount of Dividends paid to Policy-holders during same period,	234,328 58		29 54	75,920 10	7,945 19
Amount of Policies terminated the past year,	2,751,870 00		121,376 00	1,367,385 00	989,980 00

See Remarks.

Amount of Policies issued the past year,	3,429,710 00	162,039 00	1,258,890 00	74,370 00
Amount of Premiums and Deposits received for said Policies,	79,814 69	4,105 26	27,903 71	2,946 75
Amount of Losses paid the past year,	14,431 35	500 00	13,172 20	-
Amount of Losses ascertained and unpaid,	1,411 80	585 00	-	-
Amount of Assessments on Notes the past year,	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes,	-	-	-	-
Amount of Dividends paid to Policy-holders the past year,	41,539 62	2 45	17,299 49	7,945 19
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	-	394 31	2,000 00	400 00
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	15,799,035 00	114,309 00	2,908,996 00	64,970 00
Amount Insured on Personal Property,	356,235 00	82,509 00	373,280 00	78,281 00
Amount Insured on First Class,	-	-	-	143,251 00
Amount Insured on Second Class,	-	-	-	"Not Classified."
Amount Insured on Third Class,	-	-	-	-
Amount Insured on Fourth Class,	-	-	-	-
Premiums and Deposits received in First Class,	"Risks not Classified."	-	-	4,421 22
Premiums and Deposits in Second Class,	-	-	-	"Not Classified."
Premiums and Deposits in Third Class,	-	-	-	-
Premiums and Deposits in Fourth Class,	-	-	-	-
Losses in First Class,	-	-	-	-
Losses in Second Class,	-	-	-	-
Losses in Third Class,	-	-	-	-
Losses in Fourth Class,	-	-	-	-
Amount of Expenses of the Co. for the year,	8,564 99	1,297 69	6,760 11	1,045 55
Amount charged for Proposals, Policies, Assignments, and other papers,	-	-	-	-

See Remarks.

	BOSTON.	CHELSEA.	ANDOVER.	SOUTH DANVERS.	GEORGETOWN.
	Union Mutual Fire. Commenced May 1, 1843.	Chelsea Mutual Fire. Commenced May 21, 1847.	Merrimack Mut'l Fire. Commenced April 21, 1838.	Danvers Mutual Fire Commenced August 1, 1829.	Farmers' Mutual Fire. Commenced Sept. 24, 1844.
Amount Insured by existing Policies,	\$5,855,755 00	\$1,088,248 00	\$2,019,861 00	\$762,760 00	\$3,076,916 66
Amount of Premiums and Deposits received on same,	155,412 81	33,379 33	88,807 62	42,538 77	159,599 74
Portion of Premiums and Deposits received in Money,	81,439 97	12,924 35	14,801 27	14,179 59	13,021 81
Portion of Premiums and Deposits received in Notes,	73,972 84	20,454 98	74,006 35	28,359 18	146,577 93
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	57,701 25	8,452 53	3,635 63	15,337 88	- -
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	42,834 81	32,095 03	13,974 23	1,891 38	9,858 80
Amount Assessed on Notes for the same pe- riod,	-	4,549 21	7,000 00	-	7,964 63
Amount Assessed beyond the Amount of Notes,	-	-	-	-	-
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	310,825 62	68,197 32 1,438 78	177,615 24	-	-
Amount of Assessments uncollected,	-	-	-	-	1,700 50
Amount of Dividends paid to Policy-holders during the same period,	60,022 68	2,297 24	-	6,411 25	-
Amount of Policies terminated the past year,	890,056 00	651,075 00	340,315 00	97,275 00	378,879 00

Amount of Policies issued the past year,	1,347,640 00	684,555 00	434,800 00	126,170 00	378,441 00
Amount of Premiums and Deposits received for said Policies,	31,607 25	13,382 00	17,837 52	7,234 03	8,962 92
Amount of Losses paid the past year,	9,106 28	8,989 90	1,065 00	-	1,399 86
Amount of Losses ascertained and unpaid,	11 00	483 91	-	-	783 87
Amount of Assessments on Notes the past year,	-	-	-	-	958 75
Amount of Assessments the past year beyond the amount of Notes,	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year,	10,387 27	235 49	-	1,268 64	-
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	-	3,800 00	-	-	3,000 00
Highest Rate of Interest paid,	- 6 per cent.	6 per cent.	-	-	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	8 per cent.	-
Amount Insured on Real Estate,	5,384,575 00	See Remarks.	1,906,785 00	762,760 00	-
Amount Insured on Personal Property,	471,180 00	-	113,076 00	-	-
Amount Insured on First Class,	"Risks not Classified."	516,956 00	-	"Not Classified."	378,441 00
Amount Insured on Second Class,	-	571,292 00	-	-	-
Amount Insured on Third Class,	-	-	-	-	-
Amount Insured on Fourth Class,	-	-	-	-	-
Premiums and Deposits received in First Class,	-	-	-	-	-
Premiums and Deposits in Second Class,	-	5,145 00	-	-	8,962 92
Premiums and Deposits in Third Class,	-	8,237 00	-	-	-
Premiums and Deposits in Fourth Class,	-	-	-	-	-
Losses in First Class,	-	-	-	-	-
Losses in Second Class,	-	2,387 15	-	-	1,204 36
Losses in Third Class,	-	1,402 75	-	-	-
Losses in Fourth Class,	-	-	-	-	-
Amount of Expenses of the Co. for the year,	-	-	-	-	-
Amount charged for Proposals, Policies, Assignments, and other papers,	6,111 21	3,181 60	1,066 36	350 00	1,693 88
	-	-	-	115 00	471 00

	GLOUCESTER.	GROVELAND.	HAVERHILL.		LAWRENCE.
	Annisquam Mutual Fire. Commenced Dec. 28, 1847.	Groveland Mut'l Fire. Commenced March 8, 1828.	Haverhill Mut'l Fire. Commenced Dec. 25, 1841.	Pentucket Mut'l Fire. Commenced April 16, 1853.	Fayette Mutual Fire. Commenced Aug. 8, 1856.
Amount Insured by existing Policies, .	\$107,335 00	\$492,466 00	\$4,203,598 00	\$402,547 00	\$104,600 00
Amount of Premiums and Deposits received on same, .	7,119 41	15,372 97	570,674 14	17,789 97	2,777 07
Portion of Premiums and Deposits received in Money, .	207 36	-	58,097 31	5,594 47	925 69
Portion of Premiums and Deposits received in Notes, .	6,912 05	-	512,576 83	12,195 50	1,851 38
Amount of Assets other than Notes, received for Premiums and Deposits, state particularly of what they consist, .	910 00	313 00	19,405 69	4,386 31	734 05
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, .	-	2,110 00	78,686 64	3,238 88	-
Amount Assessed on Notes for the same period, .	592 75	2,651 48	30,965 68	2,128 37	-
Amount Assessed beyond the Amount of Notes, .	-	-	-	-	-
Amount of liability of parties insured to Assessment, in addition to the amount already collected, .	-	-	1,505,150 00	34,794 87	5,554 14
Amount of Assessments uncollected, .	120 00	-	8,123 48	744 30	-
Amount of Dividends paid to Policy-holders during the same period, .	12 98	-	1,961 86	412 22	-
Amount of Policies terminated the past year, .	17,890 00	34,465 00	1,601,166 00	195,331 00	4,500 00

Amount of Policies issued the past year, .	33,185 00	61,164 00	2,045,698 00	346,936 00	109,100 00
Amount of Premiums and Deposits received for said Policies, .	2,253 16	800 97	300,780 28	16,815 72	2,777 07
Amount of Losses paid the past year, .	-	300 00	24,143 30	1,979 64	-
Amount of Losses ascertained and unpaid, .	-	300 00	6,500 00	50 00	-
Amount of Assessments on Notes the past year, .	120 00	-	18,486 12	-	-
Amount of Assessments the past year beyond the amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	12 98	-	300 01	314 97	-
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	-	-	-	90 00	150 00
Highest Rate of Interest paid, .	-	-	6 per cent.	6 per cent.	-
Highest Rate of Interest received, .	6 per cent.	-	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate, .	97,880 00	449,712 00	2,756,284 00	209,929 00	52,300 00
Amount Insured on Personal Property, .	9,455 00	42,754 00	1,447,314 00	192,618 00	52,300 00
Amount Insured on First Class, .	-	-	716,193 00	153,388 00	-
Amount Insured on Second Class, .	-	-	1,340,834 00	249,159 00	-
Amount Insured on Third Class, .	-	-	713,829 00	-	-
Amount Insured on Fourth Class, .	-	-	1,432,942 00	-	-
Premiums and Deposits received in First Class, .	“Not Classified.”	“But one Class.”	-	-	-
Premiums and Deposits in Second Class, .	-	-	55,289 63	3,069 28	-
Premiums and Deposits in Third Class, .	-	-	118,639 96	14,720 69	-
Premiums and Deposits in Fourth Class, .	-	-	87,110 92	-	-
Losses in First Class, .	-	-	309,633 63	-	-
Losses in Second Class, .	-	-	1,997 00	-	-
Losses in Third Class, .	-	-	160 00	100 00	-
Losses in Fourth Class, .	-	-	759 25	-	-
Amount of Expenses of the Co. for the year, .	15 00	100 00	24,305 61	-	-
Amount charged for Proposals, Policies, Assignments, and other papers, .	25 50	70 00	2,875 40	576 53	434 49
			5,114 15	22 50	87 00

	LYNN.		NEWBURYPORT.	SALEM.	
	Boot and Shoe Manufacturers' Mutual Fire. Commenced July 1, 1854.	Lynn Mutual Fire. Commenced August 1, 1823.	Newburyport Mutual Fire. Commenced August 1, 1823.	Essex Mutual Fire. Commenced September 6, 1823.	Hamilton Mut'l. Commenced April 1, 1852.
Amount Insured by existing Policies,	\$1,224,975 00	\$1,268,980 00	\$597,810 00	\$812,050 00	\$4,583,491 00
Amount of Premiums and Deposits received on same,	118,249 00	86,523 16	21,133 08	94,220 00	343,200 36
Portion of Premiums and Deposits received in Money,	- -	17,862 16	7,044 36	18,844 00	57,200 06
Portion of Premiums and Deposits received in Notes,	118,249 00	68,661 00	14,088 72	75,376 00	57,200 06
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	- -	16,904 61	9,429 82	19,637 01	40,057 37
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	127 50	4,743 17	767 67	474 90	65,892 90
Amount Assessed on Notes for the same period,	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	571 45	86,523 16	63,399 24	169,596 00	- -
Amount of Assessments uncollected,	- -	- -	- -	- -	7,423 27
Amount of Dividends paid to Policy-holders during same period,	- -	14,204 42	1,230 18	7,189 78	4,953 99
Amount of Policies terminated the past year,	161,610 00	135,490 00	51,000 00	84,750 00	2,081,845 00

Amount of Policies issued the past year, .	881,785 00	166,805 00	60,150 00	115,650 00	2,051,776 00
Amount of Premiums and Deposits received for said Policies, .	84,849 00	11,118 74	2,172 24	12,987 00	57,678 05
Amount of Losses paid the past year, .	127 50	896 34	-	5 00	23,433 18
Amount of Losses ascertained and unpaid, .	-	-	-	-	132 50
Amount of Assessments on Notes the past year, .	-	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	-	2,266 92	163 97	1,529 90	485 37
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	571 45	-	-	-	-
Highest Rate of Interest paid, .	6 per cent.	-	-	-	6 per cent.
Highest Rate of Interest received, .	-	8 per cent.	-	6 per cent.	6 per cent.
Amount Insured on Real Estate, .	83,775 00	1,157,910 00	570,885 00	778,050 00	-
Amount Insured on Personal Property, .	1,141,200 00	111,070 00	26,925 00	34,000 00	-
Amount Insured on First Class, .	"No Class."	1,268,980 00	-	'Risks not Class'd.'	815,929 00
Amount Insured on Second Class, .	-	-	-	-	1,357,119 00
Amount Insured on Third Class, .	-	-	-	-	1,557,112 00
Amount Insured on Fourth Class, .	-	-	-	-	853,331 00
Premiums and Deposits received in First Class, .	-	11,118 70	-	-	17,987 88
Premiums and Deposits in Second Class, .	-	-	-	-	39,284 37
Premiums and Deposits in Third Class, .	-	-	-	-	28,733 17
Premiums and Deposits in Fourth Class, .	-	-	-	-	28,394 70
Losses in First Class, .	-	896 34	-	-	1,395 90
Losses in Second Class, .	-	-	-	-	1,278 44
Losses in Third Class, .	-	-	-	-	6,241 48
Losses in Fourth Class, .	-	-	-	-	7,078 32
Amount of Expenses of the Co. for the year, .	107 25	517 50	-	306 44	6,222 76
Amount charged for Proposals, Policies, Assignments, and other papers, .	290 00	200 00	-	23 25	-

	SALEM.		SAUGUS.	WEST NEWBURY.	BRIGHTON.
	Holyoke Mutual Fire. Commenced May 23, 1843.	Salem Mutual Fire. Commenced May 14, 1838.	Saugus Mutual Fire. Commenced April 1, 1852.	West Newbury Mutual Fire. Commenced 1828.	Citizens' Mutual Fire. Commenced October 5, 1846.
Amount Insured by existing Policies,	\$6,199,485 73	\$867,150 00	\$1,540,223 00	\$1,192,523 00	\$3,434,822 58
Amount of Premiums and Deposits received on same,	267,253 05	58,116 64	160,047 42	48,921 71	223,281 93
Portion of Premiums and Deposits received in Money,	55,511 27	14,529 16	- -	- -	29,589 71
Portion of Premiums and Deposits received in Notes,	211,741 78	43,587 48	160,047 42	48,921 71	193,692 22
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	64,668 27	14,579 03	- -	75 00	10,726 58
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	62,133 82	8,558 86	2,177 85	3,889 81	53,234 49
Amount Assessed on Notes for the same period,	25,906 55	- -	- -	- -	20,026 10
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	350,301 71	159,820 76	2,252 85	- -	- -
Amount of Assessments uncollected,	6,982 74	- -	- -	- -	8,892 43
Amount of Dividends paid to Policy-holders during same period,	2,854 36	20,771 27	- -	- -	4,129 43
Amount of Policies terminated the past year,	2,363,461 00	438,450 00	89,535 00	50,110 00	1,429,601 00

Amount of Policies issued the past year	2,728,106 23	502,800 00	362,465 00	105,282 00	1,657,513 58
Amount of Premiums and Deposits received for said Policies,	58,755 70	34,231 60	37,065 10	4,384 00	76,496 69
Amount of Losses paid the past year,	15,862 70	20 00	587 00	450 00	13,820 59
Amount of Losses ascertained and unpaid,	1,000 00	-	-	50 00	1,125 00
Amount of Assessments on Notes the past year,	6,459 35	-	-	-	2,950 69
Amount of Assessments the past year beyond the amount of Notes,	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year,	1,398 44	6,479 17	-	-	510 59
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	2,300 00	-	2,252 85	450 00	1,798 00
Highest Rate of Interest paid,	6 per cent.	-	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received,	-	6 per cent.	-	-	6 per cent.
Amount Insured on Real Estate,	4,494,150 73	604,900 00	1,104,486 00	894,392 00	909,296 00
Amount Insured on Personal Property,	1,705,335 00	262,250 00	435,737 00	298,131 00	748,217 58
Amount Insured on First Class,	3,172,399 50	"Risks not Classified."	-	"Not Classified."	431,573 00
Amount Insured on Second Class,	3,027,086 23	-	-	-	1,225,940 58
Amount Insured on Third Class,	-	-	-	-	-
Amount Insured on Fourth Class,	-	-	"All First Class."	-	-
Premiums and Deposits received in First Class,	138,012 62	-	-	-	20,609 65
Premiums and Deposits in Second Class,	129,240 43	-	-	-	55,887 04
Premiums and Deposits in Third Class,	-	-	-	-	-
Premiums and Deposits in Fourth Class,	-	-	-	-	-
Losses in First Class,	7,271 06	-	-	-	-
Losses in Second Class,	27,191 60	-	-	-	4,029 00
Losses in Third Class,	-	-	-	-	5,534 00
Losses in Fourth Class,	-	-	-	-	-
Amount of Expenses of the Co. for the year,	5,335 86	566 65	19 36	125 67	1,898 00
Amount charged for Proposals, Policies, Assignments, and other papers,	-	113 75	389 00	131 50	140 50

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	HOLLISTON.	LOWELL.
	Cambridge Mut'l Fire. Commenced Jan'y 13, 1834.	Charlestown Mutual Fire. Commenced 1836.	Middlesex Mutual Fire, Commenced May 17, 1826.	Holliston Mutual Fire, Commenced May 3, 1841.	Lowell Mutual Fire, Commenced May 8, 1832.
Amount Insured by existing Policies,	\$1,372,171 00	\$3,049,225 00	6,410,413 00	\$1,490,296 35	\$721,927 50
Amount of Premiums and Deposits received on same,	132,264 00	351,133 70	431,956 84	136,292 32	61,656 33
Portion of Premiums and Deposits received in Money,	11,343 00	31,250 57	39,470 36	5,598 87	6,949 14
Portion of Premiums and Deposits received in Notes,	120,920 00	319,883 13	392,486 48	130,693 47	54,707 19
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	11,338 74	2,793 16	37,451 00	849 99	1,340 50
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	9,806 29	75,025 17	86,281 68	7,306 33	24,349 33
Amount Assessed on Notes for the same period,	11,904 29	52,236 61	94,042 67	1,493 56	18,349 11
Amount Assessed beyond the Amount of Notes,	-	-	-	-	-
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	50 00	267,646 52	550,552 80	129,644 43	-
Amount of Assessments uncollected,	883 58	811 63	27,309 14	213 28	537 99
Amount of Dividends paid to Policy-holders during same period,	645 00	-	1,034 69	-	-
Amount of Policies terminated the past year,	298,045 00	446,895 00	1,350,523 00	221,154 50	359,589 00

Amount of Policies issued the past year, . . .	298,651 00	646,095 00	1,063,487 00	271,655 00	229,049 50
Amount of Premiums and Deposits received for said Policies, . . .	23,331 47	37,238 00	54,822 37	30,318 54	6,829 98
Amount of Losses paid the past year, . . .	630 00	5,577 87	11,100 89	782 20	4,653 93
Amount of Losses ascertained and unpaid, . . .	50 00	2,700 00	1,785 00	456 00	828 40
Amount of Assessments on Notes the past year, . . .	7,400 00	-	25,688 51	-	-
Amount of Assessments the past year beyond the amount of Notes, . . .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, . . .	528 26	-	531 89	-	-
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . . .	300 00	9,200 00	8,917 97	-	-
Highest Rate of Interest paid, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	-
Highest Rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	5 per cent.	6 per cent.
Amount Insured on Real Estate, . . .	1,181,168 00	464,950 00	5,169,212 00	206,289 00	625,012 50
Amount Insured on Personal Property, . . .	191,003 00	181,145 00	1,241,201 00	65,366 00	96,915 00
Amount Insured on First Class, . . .	"Not Classified."	"Not Classified"	-	'No Classification.'	-
Amount Insured on Second Class, . . .	-	-	-	-	-
Amount Insured on Third Class, . . .	-	-	-	-	-
Amount Insured on Fourth Class, . . .	-	-	-	-	-
Premiums and Deposits received in First Class, . . .	-	-	-	-	-
Premiums and Deposits in Second Class, . . .	-	-	-	-	-
Premiums and Deposits in Third Class, . . .	-	-	-	-	-
Premiums and Deposits in Fourth Class, . . .	-	-	-	-	-
Losses in First Class, . . .	-	-	-	-	-
Losses in Second Class, . . .	-	-	-	-	-
Losses in Third Class, . . .	-	-	-	-	-
Losses in Fourth Class, . . .	-	-	-	-	-
Amount of Expenses of the Co. for the year, . . .	1,507 19	2,065 45	2,102 68	494 98	-
Amount charged for Proposals, Policies, Assignments, and other papers, . . .	329 85	-	-	278 00	144 50

	LOWELL.	MARLBOROUGH.	SOUTH READING.	WESTFORD.	FITCHBURG.
	Traders' and Mechanics' Commenced June 1, 1848.	Marlborough Mutual Fire. Commenced 1836.	Mutual Safety Fire. Commenced August 6, 1853.	Westford Mutual Fire. Commenced July, 1840.	Fitchburg Mutual Fire. Commenced Sept. 1, 1847.
Amount Insured by existing Policies,	\$3,174,608 00	\$1,170,055 00	\$408,883 00	\$159,350 00	\$2,567,824 00
Amount of Premiums and Deposits received on same,	116,339 56	91,162 00	30,390 43	10,392 00	136,701 24
Portion of Premiums and Deposits received in Money,	26,056 07	2,734 00	1,653 95	302 00	34,175 31
Portion of Premiums and Deposits received in Notes,	90,283 49	88,428 00	28,736 48	10,090 00	102,525 93
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	58,111 83	150 00	- -	175 00	23,521 40
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	14,010 25	7,522 65	715 27	730 00	33,006 54
Amount Assessed on Notes for the same period,	- -	3,355 68	- -	404 00	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	259,727 70	173,501 00	- -	9,690 00	273,402 48
Amount of Assessments uncollected,	- -	- -	- -	443 00	- -
Amount of Dividends paid to Policy-holders during same period.	- -	- -	42 96	- -	9,653 28
Amount of Policies terminated the past year,	1,365,144 00	143,534 00	20,584 00	17,105 00	927,998 00

Amount of Policies issued the past year, . . .	1,567,768 00	235,818 00	168,369 00	27,025 00	1,226,326 00
Amount of Premiums and Deposits received for said Policies, . . .	26,218 58	19,631 00	12,617 95	2,152 44	64,129 16
Amount of Losses paid the past year, . . .	5,208 25	462 00	435 27	-	13,138 28
Amount of Losses ascertained and unpaid, . . .	595 00	-	-	-	500 00
Amount of Assessments on Notes the past year, . . .	-	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes, . . .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, . . .	-	-	10 82	-	3,481 61
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . . .	-	2,050 00	-	-	-
Highest Rate of Interest paid, . . .	-	6 per cent.	-	-	-
Highest Rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate, . . .	2,465,128 00	-	137,833 00	138,720 00	1,714,316 00
Amount Insured on Personal Property, . . .	709,480 00	-	30,536 00	20,630 00	853,508 00
Amount Insured on First Class, . . .	3,174,608 00	"No Classes."	"No Classes."	15,930 00	2,097,310 00
Amount Insured on Second Class, . . .	-	-	-	-	470,484 00
Amount Insured on Third Class, . . .	-	-	-	-	-
Amount Insured on Fourth Class, . . .	-	-	-	-	-
Premiums and Deposits received in First Class, . . .	116,339 56	-	-	10,392 00	99,292 44
Premiums and Deposits in Second Class, . . .	-	-	-	-	37,408 80
Premiums and Deposits in Third Class, . . .	-	-	-	-	-
Premiums and Deposits in Fourth Class, . . .	-	-	-	-	-
Losses in First Class, . . .	6,980 65	-	-	730 00	8,119 49
Losses in Second Class, . . .	-	-	-	-	25,387 05
Losses in Third Class, . . .	-	-	-	-	-
Losses in Fourth Class, . . .	-	-	-	-	-
Amount of Expenses of the Co. for the year, . . .	3,391 38	240 00	-	30 00	1,247 26
Amount charged for Proposals, Policies, Assignments, and other papers, . . .	59 00	240 00	-	15 00	1,004 00

	WORCESTER.			
	MILFORD.	Manufacturers' Mut'l Fire. Commenced August 5, 1834.	Mechanics' Mut'l Fire. Commenced May 1, 1855.	Merchants' and Farmers' Mutual Fire. Commenced Jan. 1, 1847.
	Milford Mutual Fire. Commenced Jan. 1, 1862.			People's Mutual Fire. Commenced May 1, 1847.
Amount Insured by existing Policies,	\$631,385 00	\$1,200 00	\$1,057,225 00	\$8,913,538 00
Amount of Premiums and Deposits received on same,	27,107 13	60 00	69,426 41	294,346 50
Portion of Premiums and Deposits received in Money,	9,035 72	12 00	10,728 79	98,115 50
Portion of Premiums and Deposits received in Notes,	18,071 41	- -	58,697 62	196,231 00
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	4,383 40	- -	8,535 98	71,325 71
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	1,970 96	71,571 60	73 04	145,827 65
Amount Assessed on Notes for the same period,	- -	39,746 13	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	54,214 23	- -	138,852 82	- -
Amount of Assessments uncollected,	- -	4,421 48	- -	- -
Amount of Dividends paid to Policy-holders during same period,	783 58	- -	- -	43,757 53
Amount of Policies terminated the past year,	206,028 00	307,800 00	334,675 00	5,068,268 00
				778,365 64
				42,830 57
				8,420,758 34

MUTUAL FIRE.

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Amount of Policies issued the past year, .	310,812 00	See Remarks.	1,391,900 00	4,542,603 00	8,276,295 00
Amount of Premiums and Deposits received for said Policies, .	8,838 30	20,748 45	80,834 74	123,920 43	316,326 96
Amount of Losses paid the past year, .	574 22	10,930 00	73 04	31,161 49	60,203 98
Amount of Losses ascertained and unpaid, .	-	2,250 00	-	430 00	4,398 71
Amount of Assessments on Notes the past year .	-	11,730 66	-	-	-
Amount of Assessments the past year beyond the amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	324 03	-	-	7,184 79	4,583 42
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	-	-	88 54	-	3,148 48
Highest Rate of Interest paid, .	-	6 per cent.	-	-	6 per cent.
Highest Rate of Interest Received, .	8 per cent.	6 per cent.	6 per cent.	-	6 per cent.
Amount Insured on Real Estate, .	270,146 00	300 00	See Remarks.	5,593,111 00	6,071,941 32
Amount Insured on Personal Property, .	361,239 00	700 00	-	3,320,427 00	4,701,413 33
Amount Insured on First Class, .	'No Classification,'	'No Div. into Class's'	'But two Classes,'	"But one Class."	-
Amount Insured on Second Class, .					-
Amount Insured on Third Class, .					-
Amount Insured on Fourth Class, .					-
Premiums and Deposits received in First Class, .	-	-	See Remarks.	-	-
Premiums and Deposits in Second Class, .	-	-	-	-	-
Premiums and Deposits in Third Class, .	-	-	-	-	-
Premiums and Deposits in Fourth Class, .	-	-	-	-	-
Losses in First Class, .	-	-	-	-	-
Losses in Second Class, .	-	-	-	-	-
Losses in Third Class, .	-	-	-	-	-
Losses in Fourth Class, .	-	-	-	-	-
Amount of Expenses of the Co. for the year, .	555 11	1,500 00	1,932 55	4,777 32	13,727 06
Amount charged for Proposals, Policies, Assessments and other papers, .	252 50	-	-	292 50	226 16

	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.		WESTFIELD.
	Worcester Mut'l Fire. Commenced May 1. 1824.	Hampshire Mut'l Fire. Commenced July 1, 1832.	Hampden Fire Insur- ance. Commenced May 1, 1851.	Mutual Fire Assurance, of Springfield and vi- cinity. Commenced July, 1827.	Westfield Mutual Fire. Commenced Nov. 1, 1852.
Amount Insured by existing Policies,	\$14,080,526 00	\$3,395,554 00	\$8,747,691 61	\$2,044,370 00	\$ 260,503 00
Amount of Premiums and Deposits received on same,	979,808 55	139,629 78	169,225 38	131,285 91	8,750 94
Portion of Premiums and Deposits received in Money,	195,961 71	46,543 26	117,311 88	26,257 18	2,916 98
Portion of Premiums and Deposits received in Notes,	783,836 84	93,086 52	51,913 50	105,028 73	5,833 96
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	163,114 51	28,240 45	164,157 09	27,618 77	2,263 53
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	65,577 27	21,625 79	119,221 10	6,295 17	420 00
Amount Assessed on Notes for the same period,	-	-	-	-	-
Amount Assessed beyond the Amount of Notes,	-	-	-	-	-
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	-	279,259 56	138,436 00	-	-
Amount of Assessments uncollected,	-	-	-	-	-
Amount of Dividends paid to Policy-holders during same period,	90,796 28	25,896 26	2,268 88	13,026 48	231 90
Amount of Policies terminated the past year,	1,693,399 00	388,072 00	5,672,364 58	244,273 00	31,960 00

Amount of Policies issued the past year, . . .	2,437,083 00	499,205 00	8,254,549 94	337,485 00	94,975 00
Amount of Premiums and Deposits received for said Policies, . . .	164,927 05	19,144 44	148,610 58	22,087 35	2,725 65
Amount of Losses paid the past year, . . .	19,504 67	3,126 32	61,591 61	485 05	120 00
Amount of Losses ascertained and unpaid, . . .	1,300 00	-	10,600 00	-	-
Amount of Assessments on Notes the past year, . . .	-	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes, . . .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, . . .	17,232 91	2,451 03	969 92	2,565 92	93 08
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . . .	8,825 95	-	-	-	2 40
Highest Rate of Interest paid, . . .	6 per cent.	-	-	-	-
Highest Rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	9 per cent.	6 per cent.
Amount Insured on Real Estate, . . .	11,708,983 00	-	3,065,840 00	337,485 00	180,445 00
Amount Insured on Personal Property, . . .	2,371,542 00	-	5,188,700 94	-	80,078 00
Amount Insured on First Class, . . .	"Only one Class."	"But one Class."	'No Classification.'	337,485 00	"All First Class."
Amount Insured on Second Class, . . .	-	-	-	-	-
Amount Insured on Third Class, . . .	-	-	-	-	-
Amount Insured on Fourth Class, . . .	-	-	-	-	-
Premiums and Deposits received in First Class, . . .	-	-	-	22,087 35	-
Premiums and Deposits in Second Class, . . .	-	-	-	-	-
Premiums and Deposits in Third Class, . . .	-	-	-	-	-
Premiums and Deposits in Fourth Class, . . .	-	-	-	-	120 00
Losses in First Class, . . .	-	-	-	485 05	-
Losses in Second Class, . . .	-	-	-	-	-
Losses in Third Class, . . .	-	-	-	-	-
Losses in Fourth Class, . . .	-	-	-	-	-
Amount of Expenses of the Co. for the year, . . .	3,717 00	1,109 83	16,988 17	1,050 00	191 88
Amount charged for Proposals, Policies, Assignments, and other papers, . . .	-	-	181 21	334 00	75 00

	CONWAY.	GREENFIELD.		NORTH ADAMS.	PITTSFIELD.
	Conway Fire. Com- menced Aug. 1, 1849.	Franklin Mutual Fire. Commenced Sept. 12, 1829.	Greenfield Stock and Mutual Fire. Com- menced May 19, 1854.	Adams Mutual Fire. Commenced Sept. 1, 1851.	Berkshire Mutual Fire. Commenced August 1, 1855.
Amount Insured by existing Policies,	\$7,130,508 00	\$1,201,069 90	\$910,729 50	\$222,257 00	\$2,251,834 00
Amount of Premiums and Deposits received on same,	156,474 75	62,308 55	28,625 61	7,327 56	71,036 04
Portion of Premiums and Deposits received in Money,	83,665 37	12,461 71	9,541 87	2,442 52	23,678 68
Portion of Premiums and Deposits received in Notes,	72,809 38	49,846 84	19,083 74	4,885 04	47,357 36
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	124,838 35	- -	4,773 87	99 98	17,091 46
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	90,201 34	5,174 82	3,842 20	1,119 00	9,218 70
Amount Assessed on Notes for the same period,	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	- -	- -	- -	- -	142,072 08
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period,	5,656 50	3,468 30	97 33	194 97	8,796 54
Amount of Policies terminated the past year,	4,425,546 00	171,435 00	212,100 00	18,125 00	250,980 00

Amount of Policies issued the past year, .	5,376,225 00	182,917 00	742,628 00	1,848 00	320,436 00
Amount of Premiums and Deposits received for said Policies, .	88,171 76	1,782 09	25,191 60	42 45	10,829 73
Amount of Losses paid the past year, .	41,553 11	42 00	3,431 85	100 00	2,214 40
Amount of Losses ascertained and unpaid, .	2,558 00	-	1,390 00	1,500 00	100 00
Amount of Assessments on Notes the past year, .	-	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	2,016 59	752 69	97 33	1 64	1,731 00
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	-	-	-	-	-
Highest Rate of Interest paid, .	6 per cent.	-	-	-	-
Highest Rate of Interest received, .	6 per cent.	6 per cent.	8 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate, .	See Remarks.	-	-	160,972 00	2,104,805 00
Amount Insured on Personal Property, .	"	-	-	61,285 00	147,029 00
Amount Insured on First Class, .	2,903,594 00	-	-	222,257 00	-
Amount Insured on Second Class, .	4,226,914 00	-	-	-	" One Class only."
Amount Insured on Third Class, .	-	-	-	-	-
Amount Insured on Fourth Class, .	-	-	-	-	-
Premiums and Deposits received in First Class, .	74,853 78	62,308 55	-	7,327 56	See Remarks.
Premiums and Deposits in Second Class, .	81,620 97	-	-	-	-
Premiums and Deposits in Third Class, .	-	-	-	-	-
Premiums and Deposits in Fourth Class, .	-	-	-	-	-
Losses in First Class, .	125 00	5,174,82	-	1,119 00	-
Losses in Second Class, .	33,471 18	-	-	-	-
Losses in Third Class, .	-	-	-	-	-
Losses in Fourth Class, .	-	-	-	-	-
Amount of Expenses of the Co. for the year	8,979 31	222 68	1,664 67	790 63	-
Amount charged for Proposals, Policies, Assignments, and other papers, .	534 73	-	-	6 25	-

	STOCKBRIDGE.	COHASSET.	DEDHAM.		DORCHESTER.
	Housatonic Mut'l Fire. Commenced July 1, 1854.	Cohasset Mutual Insur- ance. Commenced March 1, 1846.	Dedham Mutual Fire. Commenced July 1, 1837.	Norfolk Mutual Fire Commenced July 1, 1825.	Dorchester Mut'l Fire. Commenced July 2, 1855.
Amount Insured by existing Policies,	\$982,395 00	\$105,049 00	\$301,515 00	\$9,249,108 00	\$290,218 00
Amount of Premiums and Deposits received on same,	33,282 68	7,834 36	17,243 75	587,548 55	14,352 08
Portion of Premiums and Deposits received in Money,	8,837 24	1,802 98	3,428 00	117,509 71	3,588 02
Portion of Premiums and Deposits received in Notes,	24,445 44	6,031 38	13,715 00	470,038 84	10,764 06
Amount of Assets, other than Notes, received for Premiums and Deposits, state particu- larly of what they consist,	5,203 82	- -	2,124 34	83,868 11	2,795 54
Amount of Losses paid during the last five years, or since the commencement of busi- ness, if less than five years,	5,673 64	752 50	13,349 00	37,790 53	90 00
Amount Assessed on Notes for the same pe- riod,	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to As- sessment, in addition to the amount already collected,	66,565 36	15,668 72	- -	- -	- -
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period,	2,622 49	699 90	- -	35,571 39	- -
Amount of Policies terminated the past year,	138,835 00	8,270 00	298,474 00	1,173,164 00	18,300 00

Amount of Policies issued the past year, . . .	174,172 00	19,270 00	301,515 00	1,489,633 00	308,518 00
Amount of Premiums and Deposits received for said Policies, . . .	4,697 82	1,309 10	17,243 75	88,151 35	14,588 08
Amount of Losses paid the past year, . . .	1,710 00	-	2,306 50	14,147 29	90 00
Amount of Losses ascertained and unpaid, . .	350 00	-	750 00	1,200 00	-
Amount of Assessments on Notes the past year, . . .	-	-	-	-	-
Amount of Assessments the past year beyond the amount of Notes, . . .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, . . .	364 41	87 36	-	7,225 45	-
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . . .	408 20	-	1,168 66	-	150 00
Highest Rate of Interest paid, . . .	6 per cent.	-	6 per cent.	-	-
Highest Rate of Interest received, . . .	6 per cent.	7 per cent.	8 per cent.	-	-
Amount Insured on Real Estate, . . .	-	97,680 00	52,100 00	9,249,108 00	154,175 00
Amount Insured on Personal Property, . . .	-	7,369 00	249,415 00	-	154,343 00
Amount Insured on First Class, . . .	"But one Class."	"No Classes."	"Not Classified."	"Not Classified."	"All one Class."
Amount Insured on Second Class, . . .	-	-	-	-	-
Amount Insured on Third Class, . . .	-	-	-	-	-
Amount Insured on Fourth Class, . . .	-	-	-	-	-
Premiums and Deposits received in First Class, . . .	-	-	-	-	14,588 08
Premiums and Deposits in Second Class, . .	-	-	-	-	-
Premiums and Deposits in Third Class, . . .	-	-	-	-	-
Premiums and Deposits in Fourth Class, . .	-	-	-	-	-
Losses in First Class, . . .	-	-	-	-	90 00
Losses in Second Class, . . .	-	-	-	-	-
Losses in Third Class, . . .	-	-	-	-	-
Losses in Fourth Class, . . .	-	-	-	-	-
Amount of Expenses of the Co. for the year, .	252 27	75 00	444 77	1,925 40	784 65
Amount charged for Proposals, Policies, Assignments, and other papers, . . .	-	-	-	1,621 00	322 27

	QUINCY.	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	NEW BEDFORD.
	Quincy Mutual Fire. Commenced May 28, 1851.	City Mut'l Fire. Commenced August, 1846.	Weymouth and Braintree Mut'l Fire. Commenced Aug. 1, 1833.	Attleborough Mutual Fire. Commenced July 1, 1845.	Bristol County Mutual Fire. Commenced July 4, 1829.
Amount Insured by existing Policies,	\$6,278,227 50	\$314,982 00	\$1,463,523 00	\$495,683 50	\$4,897,499 50
Amount of Premiums and Deposits received on same,	292,073 56	9,478 00	90,777 51	42,894 10	476,943 86
Portion of Premiums and Deposits received in Money,	73,018 39	4,739 00	18,529 37	1,245 60	22,711 61
Portion of Premiums and Deposits received in Notes,	219,055 17	4,739 00	72,248 14	41,648 50	454,232 25
Amount of Assets other than Notes, received for Premiums and Deposits, state particularly of what they consist,	52,315 23	- -	12,048 38	766 81	485 56
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	19,908 89	1,900 00	11,765 13	1,457 50	26,495 50
Amount Assessed on Notes for the same period,	- -	- -	- -	1,470 84	15,304 71
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	- -	19,468 00	- -	81,996 00	- -
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period,	12,803 07	362 00	9,557 75	- -	- -
Amount of Policies terminated the past year,	1,821,362 50	41,812 00	423,955 00	44,300 00	613,475 00

Amount of Policies issued the past year,	3,908,186 00	84,760 00	704,371 00	56,890 00	775,045 00
Amount of Premiums and Deposits received for said Policies,	178,142 44	2,002 00	42,579 79	4,902 35	78,162 00
Amount of Losses paid the past year,	11,138 39	-	1,710 00	18 50	11,554 01
Amount of Losses ascertained and unpaid,	1,815 00	-	-	-	8,205 21
Amount of Assessments on Notes the past year,	-	-	-	-	-
Amount of Assessments the past year beyond the Amount of Notes,	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year,	7,557 25	101 00	2,721 93	-	-
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	-	-	-	-	3,000 00
Highest Rate of Interest paid,	-	-	-	-	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	3,961,614 50	289,907 00	1,093,193 00	491,792 50	4,897,499 50
Amount Insured on Personal Property,	2,316,613 00	25,075 00	370,330 00	3,891 00	-
Amount Insured on First Class,	"Have no Classes."	But one Class.	1,093,193 00	'No Classification.'	4,897,499 50
Amount Insured on Second Class,	-	-	370,330 00	"First Class only."	-
Amount Insured on Third Class,	-	-	-	-	-
Amount Insured on Fourth Class,	-	-	-	-	-
Premiums and Deposits received in First Class,	-	-	-	-	-
Premiums and Deposits in Second Class,	-	-	70,556 59	-	476,943 86
Premiums and Deposits in Third Class,	-	-	20,220 92	-	-
Premiums and Deposits in Fourth Class,	-	-	-	-	-
Losses in First Class,	-	-	-	-	-
Losses in Second Class,	-	-	850 00	-	4,637 43
Losses in Third Class,	-	-	860 00	-	-
Losses in Fourth Class,	-	-	-	-	-
Amount of Expenses of the Co. for the year,	-	-	-	-	-
Amount charged for Proposals, Policies, Assignments, and other papers,	4,152 58	200 00	1,029 69	127 53	2,569 73
	-	-	-	115 20	51 25

	TAUNTON.	HINGHAM.	WAREHAM.	YARMOUTH.	AGGREGATE.
	People's F. & M. Mutual Fire. Comm'd April 20, 1848.	Hingham Mutual Fire. Commenced September 1, 1826.	Plymouth Co. Mutual Fire. Commenced 1828.	Barnstable Co. Mutual Fire. Commenced August 1, 1833.	
Amount Insured by existing Policies,	\$2,403,925 00	\$5,880,721 00	\$131,698 00	\$2,058,267 00	\$200,089,636 98
Amount of Premiums and Deposits received on same,	115,786 33	234,573 45	7,633 11	80,086 41	9,839,268 96
Portion of Premiums and Deposits received in Money,	23,157 25	78,600 04	1,526 62	26,695 47	2,320,394 85
Portion of Premiums and Deposits received in Notes,	92,629 08	155,973 41	6,106 49	53,390 94	7,274,541 17
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	7,558 95	61,871 79	505 52	21,495 24	2,049,468 32
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	8,061 97	24,260 75	2,068 08	10,732 28	1,967,719 35
Amount Assessed on Notes for the same period,	-	-	-	-	306,119 75
Amount Assessed beyond the Amount of Notes,	-	-	-	-	-
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	-	-	-	-	-
Amount of Assessments uncollected,	-	-	-	-	-
Amount of Dividends paid to Policy-holders during same period,	408 60	33,239 04	-	160,172 82	8,102,951 82
Amount of Policies terminated the past year,	182,164 00	583,558 00	19,763 00	285,859 00	77,294 55
					1,058,585 85
					64,788,017 56

MUTUAL FIRE.

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Amount of Policies issued the past year, .	339,720 00	938,421 00	11,850 00	422,908 00	\$78,736,835 25
Amount of Premiums and Deposits received for said Policies, .	17,461 96	37,856 23	663 75	16,928 76	3,231,148 23
Amount of Losses paid the past year, .	1,577 97	3,844 75	-	3,141 75	504,476 02
Amount of Losses ascertained and unpaid, .	-	-	-	-	58,103 38
Amount of Assessments on Notes the past year, .	-	-	-	-	73,794 08
Amount of Assessments the past year beyond the amount of Notes, .	-	-	-	-	-
Amount of Dividends paid to Policy-holders the past year, .	408 60	6,011 64	-	2,959 53	242,688 09
Amount of Debts owed by the Company for Money Borrowed, or otherwise, .	-	-	-	-	69,083 30
Highest Rate of Interest paid, .	-	-	-	-	6 per cent.
Highest Rate of Interest received, .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	9 per cent.
Amount Insured on Real Estate, .	1,538,375 00	5,468,365 00	127,898 00	1,764,229 00	126,947,496 05
Amount Insured on Personal Property, .	865,550 00	412,356 00	3,800 00	294,038 00	33,363,052 85
Amount Insured on First Class, .	"One Class only."	Risks not Classifi'd.	131,698 00	Risks not Classifi'd.	22,470,715 00
Amount Insured on Second Class, .	-	-	-	-	12,839,158 81
Amount Insured on Third Class, .	-	-	-	-	2,270,941 00
Amount Insured on Fourth Class, .	-	-	-	-	2,286,273 00
Premiums and Deposits received in First Class, .	-	-	663 75	-	1,219,970 42
Premiums and Deposits in Second Class, .	-	-	-	-	505,260 18
Premiums and Deposits in Third Class, .	-	-	-	-	115,844 09
Premiums and Deposits in Fourth Class, .	-	-	-	-	338,148 33
Losses in First Class, .	-	-	-	-	47,492 25
Losses in Second Class, .	-	-	-	-	95,385 02
Losses in Third Class, .	-	-	-	-	7,000 73
Losses in Fourth Class, .	-	-	-	-	31,383 93
Amount of Expenses of the Co. for the year, .	1,514 19	1,351 52	50 00	375 85	156,781 22
Amount charged for Proposals, Policies, Assessments, and other papers, .	-	-	-	369 50	13,805 03

REMARKS.

APPLETON MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in the hands of agents, \$6,231.73 ; individual notes, 481.94.

BOSTON MANUFACTURERS' MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, \$57,000 ; interest on do., 922.83 ; cash, 507.18 ; premiums uncollected, 4,623.83. Amount insured on real estate and personal property is embraced in one item.

BOSTON MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in bank, \$32,55 ; do. in hands of agents, 463.48 ; 17 shares National Bank, \$1,700.

EAGLE MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, in bank, and in hands of agents, and cash premium on policies not paid and taken, \$4,165.36 ; office furniture, 500.

MASSACHUSETTS MUTUAL FIRE, Boston. "Amount of Assets, other than notes received on premiums and deposits." 150 shares Union Bank, \$15,000 ; 300 shares Boston, 15,000 ; 60 shares Worcester, 6,000 ; 100 shares Suffolk, 10,000 ; 150 shares Tremont, 15,000 ; 200 shares State, 12,000 ; 230 shares Merchants', 23,000 ; 100 shares Hamilton, 10,000 ; 32 shares Globe, 3,200 ; 100 shares New England, 10,000 ; 150 shares Columbian, 15,000. Notes secured by mortgage and interest accrued, \$76,946.83 ; notes of the City of Boston and interest do., 11,172.83 ; notes secured by Massachusetts Stock and interest do., 9,223.50 ; cash on hand, 5,484.67. "The business of this Company is confined to real estate, and the whole of the premiums and deposits are paid in cash."

MECHANICS' MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." 110 shares North Bank, \$11,000 ; 213 shares State, 12,780 ; 20 shares Shoe and Leather Dealers', 2,000 ; 48 shares Bunker Hill, 4,800 ; 33 shares Massachusetts, 8,250 ; 49 shares City, 4,900 ; 82 shares Washington, 8,200 ; 20 shares Globe, 2,000 ; 60 shares Atlas, 6,000 ; 36 shares Granite, 3,600 ; 62 shares Atlantic, 6,200 ; 80 shares Boylston, 8,000 ; 25 shares Mechanics', 2,500 ; 35 shares Merchants', 3,500 ; 35 shares Grocers', 3,500 ; 50 shares Traders', 5,000 ; 56 shares Blackstone, 5,600 ; 10 shares Faneuil Hall, 1,000 ; 20 shares Eliot, 2,000 ; notes receivable, \$45,330 ; interest on deposit notes, 36,944.61 ; cash, 9,435.40.

PEOPLE'S MUTUAL FIRE, Boston. "The Company discontinued taking risks June 12, 1854, and is now closing up its affairs."

SHAWMUT MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Due from agents, \$492.81; office furniture, \$150; cash on hand, 226.75.

STATE MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Real estate, \$1,125; 20 shares North Bank, \$2,050; 40 shares Shawmut, 4,249; 13 shares Bank of Commerce, 1,317.50; 50 shares Blackstone, 4,990; 14 shares Shoe and Leather Dealers', 1,570.50; 5 shares Eagle, 537.50; 6 shares Union, 658.50; 50 shares Eliot, 5,000; 25 shares Manchester and Lawrence Railroad, 2,450; Rutland and Burlington 7 per cent. Railroad Bonds, \$2,990; amount due on notes, 7,248.95; interest on deposit notes, 12,125.65; cash, 1,921.34.

TRADERS' MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Amount in hands of agents, \$226.49.

UNION MUTUAL FIRE, Boston. "Amount of Assets, other than notes received for premiums and deposits." Bank stocks, \$28,800; railroad stocks, 6,787.50; notes receivable secured by mortgage on real estate, \$4,500; interest on deposit notes, 13,542.86; cash on hand, 4,070.89.

CHELSEA MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Tradesman's Bank, \$5,000; assessments, \$1,438.78; premiums on policies, 1,436.14; cash, 577.61.

MERRIMACK MUTUAL FIRE, Andover. "Amount of Assets, other than notes received for premiums and deposits." Loaned, \$3,000; deposit in Andover Bank, 491.77; cash on hand, 143.86. "The policies on real estate includes some mixed policies, which include furniture, etc."

DANVERS MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 34 shares Danvers Bank, \$3,400; 39 shares Warren, 3,900; 34 shares Village, 3,400; 21 shares Asiatic, 630; 11 shares Commercial, 733.33; 7 shares Naumkeag, 700; 13 shares Exchange, 866.67; note of an individual, \$200; cash on hand, 1,507.88.

ANNISQUAM MUTUAL FIRE, Gloucester. "Amount of Assets, other than notes received for premiums and deposits." At interest, \$700; interest due, 40; cash on hand, 50; assessments uncollected, 120.

GROVELAND MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Cash, \$213; iron safe, 100. "Portion of premiums and deposits received in money,"—one-third of one per cent. on personal property, and on notes, three per cent. on the amount insured.

HAVERHILL MUTUAL FIRE. "Amount of Assets other than notes received for premiums and deposits." 2 notes, \$1,312.18; cash in bank \$6,902.75; policies on hand, 355.52; in hands of agents and attorneys, 10,635.24; safe and office furniture, 200.

PENTUCKET MUTUAL FIRE, Haverhill. "Amount of Assets, other than notes received for premiums and deposits." Cash in bank, \$2,125.31; cash in hands of agents, 1,077.07; bills receivable, 439.63; uncollected assessments, 744.30.

HANCOCK MUTUAL FIRE, Ipswich. "At a special meeting of the members of this Company, held March 22d, 1854, voted, that it was inexpedient to take any more risks, and to wind up the affairs of the Company."

FAYETTE MUTUAL FIRE, Lawrence. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Pemberton Bank, \$500; cash, 90; due from members on note, or account, for premiums, 131.05; due for policies, 13.

BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE, Lynn. "This Company confines its business mainly to the boot, shoe and leather business, in its various branches, in Massachusetts. It takes no cash premiums, but depends upon the lien on the property for the payment of its losses, to be assessed when the directors judge proper."

LYNN MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 35 shares Lynn Mechanics' Bank, \$3,150; 13 shares Laighton, 1,300; 30 shares Eastern Railroad, 1,500; 25 shares Portland and Saco, 2,500; 2 shares East Boston Ferry, 100; \$2,600 Eastern Railroad Bonds, \$2,210; 200 do. East Boston Ferry, 170; notes secured by mortgage on real estate, 3,600; do. against City of Lynn, 1,500; cash on hand, 874.61.

"THE SAGAMORE MUTUAL FIRE INSURANCE COMPANY, Lynn, have cancelled all their policies, and voted to close up their business."

NEWBURYPORT MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 15 shares Washington Bank, \$1,500; 100 shares Merchants', Newburyport, 3,500; 15 shares Mechanics', do., 1,500; 21 shares Ocean, do., 1,050; 10 shares new stock in Ocean, 250; deposit in Savings Bank, Newburyport, 1,000; cash on hand, 629.82.

ESSEX MUTUAL FIRE, Salem. "Amount of Assets, other than notes received for premiums and deposits." 30 shares Commercial Bank, \$2,000; 30 shares Exchange, 2,000; 20 shares Naumkeag, 2,000; 20 shares Mercantile, 1,950; 20 shares Salem, 1,850; 10 shares Warren, 1,000; 7 shares National, 707; 20 shares Portland, Saco and Portsmouth Railroad, \$1,803.82; 7 shares Salem Gas Light Company, 700; \$1,000 City of Hartford Bond, \$1,000; \$2,000 Essex Railroad Bonds, 1,500; \$1,000 Mad River and Lake Erie Railroad Bonds, 750; Salem Laboratory Company's note, 2,000; cash, 376.19.

HAMILTON MUTUAL FIRE, Salem. "Amount of Assets, other than notes received for premiums and deposits." 22 shares Concord Railroad, \$1,287; 46 shares Michigan Central, 5,045.25; 47 shares Old Colony, 4,258; 12 shares

Michigan South, 1,397.50 ; \$2,000 Rutland first mortgage Bonds, 1,982.50 ; \$1,000 Ogdensburg, do. do. do., 964.58 ; \$1,000 Vermont Central, do. do., 941.25 ; mortgage on Real estate, 2,000 ; balances in hands of agents, 13,031.21 ; cash on hand, 426.81 ; bills receivable and premiums earned not included in foregoing balances, 8,723.27. Amount insured on real estate and personal property embraced in one item.

HOLYOKE MUTUAL FIRE, Salem. “Amount of Assets, other than notes received for premiums and deposits.” Bonds and mortgages, \$19,947.28 ; loans on collateral and notes receivable, 4,795.55 ; 14 shares Salem Bank, 1,267 ; 7 shares Mercantile, Salem, 674 ; 10 shares City, Lynn, 970 ; 16 shares Old Colony and Fall River Railroad, 1,338.13 ; 10 shares Fitchburg, 802.50 ; 10 shares Western, 945 ; 27 shares Portland, Saco and Portsmouth, 2,476 ; 20 shares Concord, 1,031.25 ; 20 shares Michigan South and Northern Indiana, 2,202.50 ; 16 shares Michigan Central, 1,736.50 ; \$3,000 Michigan Central Bonds, (eighths,) 3,082.81 ; \$2,000 Rutland and Burlington first mortgage do., 1,977.50 ; \$1,000 Ogdensburg do. do., 920 ; \$1,000 Vermont Central do. do., 872.50 ; \$1,000 Bangor City Sixes, 1,000 ; balances in hands of agents, 5,725.87 ; premiums due, bills at office, and amount due on expired notes, 669.34 ; premiums earned on old notes in force, 6,459.35 ; interest earned and estimated accrued dividends and sundries, 781.58 ; cash on hand, and in bank, 4,993.61.

SALEM MUTUAL FIRE. “Amount of Assets, other than notes received for premiums and deposits.” 18 shares Commercial Bank, \$1,765.03 ; 18 shares Exchange, 1,200 ; 12 shares Naumkeag, 1,200 ; 12 shares Mercantile, 1,160 ; 12 shares Salem, 1,080 ; 12 shares National, 1,212 ; 4 shares Salem Gas Company, 412 ; 12 shares Portland, Saco and Portsmouth Railroad, 1,100 ; \$1,500 Essex Railroad Bonds, 1,050 ; \$1,000 Vermont and Massachusetts do. do., 875 ; \$1,000 Mad River and Lake Erie do. do., 800 ; \$500 Eastern do. do., 425 ; \$500 City of Hallowell Scrip, 500 ; \$1,800 Salem Laboratory Company's note, 1,800 ; cash, 565.03.

SAUGUS MUTUAL FIRE. “The business of this Company is confined to Saugus, Lynn, Lynnfield, Swampscott and Nahant. No cash premiums received by this Company. Its dependence is upon the lien on the property for the payment of losses, the amount to be collected whenever the same shall reach \$3,000 or more. The expenses of the Company, except stationery and printing, are met by the collection of one dollar on each policy issued. The directors have not made any assessment since its organization, and the deposit notes stand indebted for losses as follows, viz:—On policies from numbers 1 to 777, 3 per cent. ; on policies from numbers 778 to 1,625, $\frac{1}{2}$ of 1 per cent. ; on policies from numbers 1,626 to 1,850, $\frac{1}{4}$ of 1 per cent.

WEST NEWBURY MUTUAL FIRE. “Amount of Assets, other than notes received for premiums and deposits.” Fire-proof safe, \$75 ; no railroad stock or funds of any kind beyond the immediate wants of the Company.

CITIZENS' MUTUAL FIRE, Brighton. "Amount of Assets, other than notes received on premiums and deposits." Cash on hand, \$1,537.28; due from agents, 3,947.83; bills receivable, 3,857.39; assessment bills, 1,110.77; office furniture, 273.31.

CAMBRIDGE MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Uncollected assessments, \$883.58; due from agents, 1,416.69; due on policies not delivered, 222.36; money loaned on collateral security, 8,366.97; cash on hand, 67.42; iron safe, 231.72; office furniture, 120; stationery, etc., 30.

CHARLESTOWN MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in hands of agents, \$2,793.16. "This office received but 5 per cent. of the notes in cash, and assessed upon the notes for losses as they accrued. The system was changed July, 1853. We now take a larger premium and smaller note."

MIDDLESEX MUTUAL FIRE, Concord. "Amount of Assets, other than notes received for premiums and deposits." Due from agents, \$2,331.72; assessments issued uncollected, 27,309.14; real estate, 1,523.89; 10 shares Howard Banking Company, 1,000; 20 shares National Bank, 2,000; 10 shares Faneuil Hall, 1,000; 10 shares Fitchburg Railroad Company, 1,000; cash, 1,286.25. Amount charged for proposals, etc., \$1 for each policy, and fifty cents for each assignment on sale.

HOLLISTON MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Iron safe, books, blanks, policies and office furniture, \$290; cash and uncollected tax in hands of the treasurer and agents, 559.99.

LOWELL MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." "No Assets, other than notes and money received for premiums and deposits." Assets due on policies, \$128.68; do. on note, 213.83; cash, 460; assessments, good, due, 537.99; amount of assets, 1,340.50. "The company have taken no risks out of the city of Lowell, nor have they renewed any policies of insurance on property out of Lowell, for the last two years. The business of the company is to be confined hereafter exclusively to Lowell."

TRADERS' AND MECHANICS' MUTUAL FIRE, Lowell. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Merchants' Bank, \$1,000; 30 shares Pemberton, 3,000; 20 shares Howard Banking Co., 2,000; 70 shares Bank of Commerce, 7,000; 10 shares Wamesit, 1,000; 13 shares Prescott, 1,300; loaned on notes secured by mortgages on real estate, 25,285; loans on notes, (bank stocks as collateral,) 10,500, viz:—5 shares Merchants', 5 shares Appleton, 80 shares Pemberton, 15 shares Prescott; loans on personal security, 4,603.82; amount due from agents, 1,431.17; cash on hand, 991.84. "Of the amount of assets, the sum of \$50,000 is a guaranty capital, held to respond to existing policies issued otherwise than on the mutual principle, to the amount of \$772,039, and of the premiums received, the sum of \$9,093.04 was received in said

policies." "Amount of losses ascertained and unpaid, \$2,550 additional claim. The business of the second class has been closed during the year, and an assessment of \$10,000 was made to pay the losses and expenses on the same, of which \$2,293.41 is uncollected. No policies are issued, or premiums or deposits received during the year; losses to the amount of \$1,241.35."

MARLBOROUGH MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." One safe, \$150.

MUTUAL SAFETY FIRE, South Reading. "Amount of Assets, other than notes received for premiums and deposits." None, except money and notes bearing interest. "Amount of liabilities," etc. Amount of notes. Policy-fees are one dollar. No charge made for proposals. Transfers, twenty-five cents.

WESTFORD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Cash and notes, \$175.

FITCHBURG MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Notes and bonds secured by mortgage, \$13,845; notes on personal security, 8,402; office furniture, 293; cash on hand, 981.46. "Amount charged for proposals, policies, etc., pays the Secretary for his services, and does not go into the funds of the Company.

MILFORD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Loans on personal security, and interest accrued, \$3,736.75; cash in hands of treasurer, 120.76; premiums in hands of agents, 325.89; office furniture, 200. No assessments have been made by the Company.

MANUFACTURERS' MUTUAL FIRE, Worcester. This Company ceased to insure property from and after May last, and is closing up its affairs.

MECHANICS' MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and deposits." Cash in City Bank, \$8,126.96; interest accrued on do., 62.50; bills receivable, 150; premiums not paid Dec. 1, 146.50; cash, 50.02. "Insurance is such as to render it utterly impossible to record the "real" and "personal" separately. The "real" constitutes about one fourth part of the whole."

MERCHANTS' AND FARMERS' MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Oxford Bank, \$500; 17 shares Mechanics', 1,700; 76 shares Central, 7,600; personal securities, \$44,627; mortgages of real estate, 14,860; cash on hand, 926.04; premium in hands of agents, 1,112.67. Expenses of the Company during the year does not include commissions.

PEOPLE'S MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and Deposits." Real estate, \$16,500; notes secured by mortgages of real estate, 65,181; notes with collateral security,

36,345.92 ; notes with personal security, 50,712.99 ; railroad bonds, 5,000 interest accrued on notes, 6,140.02 ; rents accrued, 266.25 ; cash in bank, 15,951.80 ; due from agents, 7,675.57.

WORCESTER MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Railroad bonds, \$1,500 ; notes secured by bank stock, 2,579.20 ; personal notes with endorsers, 10,131.42 ; notes secured by mortgages, 85,523.89 ; bank stock, 54,700 ; accrued interest and dividends, 5,055.12 ; cash on hand, 3,624.88.

HAMPSHIRE MUTUAL FIRE, Northampton. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, \$344.45 ; 35 shares Connecticut River Railroad, 3,415 ; 10 shares preferred stock in do., 1,000 ; notes for money loaned, 23,481. "Amount of premiums and deposits received for policies." Cash, \$6,381.48 ; notes, 12,762.96.

HAMPDEN FIRE, Springfield. "Amount of Assets, other than notes received for premiums and deposits." Real estate, \$82,000 ; bank stocks, 32,555.75 ; railroad stocks, 9,985 ; railroad bonds, 3,400 ; other investments, 8,552.17 ; cash in bank and due from agents, 27,664.17.

MUTUAL FIRE ASSURANCE, Springfield. "Amount of Assets, other than notes received for premiums and deposits." 46 shares Chicopee Bank, \$4,600 ; 42 shares Springfield, 4,200 ; 15 shares John Hancock, 1,500 ; 10 shares Cabot, 1,000 ; 50 shares Hadley Falls, 5,000 ; 66 shares Bank of Commerce, 6,600 ; money loaned on call, and well secured, 4,250 ; cash on hand, 468.77. "Amount charged" is for policies ; no charge is made for assignments, proposals, or other papers.

WESTFIELD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Loans on personal security, \$1,750 ; interest on do., 95.80 ; 2 shares Westfield Bank, 213 ; cash on hand and in bank, 72.06 ; in hands of agent, for collection, 53.25 ; office furniture and blanks, 79.42. "Liability of parties insured to assessment," amount of note only. "Amount charged, etc,"—\$1, for policies ; fifty cents for renewals.

CONWAY MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 209 shares Conway Bank, \$20,900 ; 50 shares Franklin County do., 5,000 ; 27 shares Greenfield, 2,700 ; 10 shares Atlantic, 1,000 ; 5 shares Northampton, 500 ; loans on mortgages of real estate, 76,200 ; on railroad and bank stocks, 1,100 ; on personal securities, 1,013.10 ; real estate, 4,768.69 ; due from agents, 6,021.01 ; office fixtures, etc., 743.69 ; cash on hand, 5,904.96. Amount insured on real estate and personal property, is embraced in one item.

FRANKLIN MUTUAL FIRE, Greenfield. "Amount of Assets, other than notes received for premiums and deposits." None, except 6 per cent. on money loaned on good personal security. "Amount of liabilities of parties

insured to assessment." Twice the amount of premiums and deposit note; deposit notes are given for four times the amount of premium notes. "Amount charged," etc. No charge for proposals; \$1 each for policy, and 25 cents for assignments.

GREENFIELD STOCK AND MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Franklin County Bank, \$550; 10 shares Greenfield, 1,111.67; 10 shares National, 1,042.25; cash on hand and in hands of agents, 1,894.95; office furniture, 175.

ADAMS MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." In hands of agents, \$46.58; do. of Secretary, 53.40. "On the 16th of July last, this Company reinsured all its property at risk, in the Conway Stock and Mutual Fire Insurance Company, without liability of further assessments to the members of this Company, the premium of which is charged to expenses. Discontinued taking risks in February, 1855. The loss "ascertained and unpaid," is in court."

BERKSHIRE MUTUAL FIRE, Pittsfield. "Amount of Assets, other than notes received for premiums and deposits." Promissory notes, payable on demand, personally secured, \$15,980.73; promissory notes, payable on demand, secured by mortgage on real estate, 400; cash on hand, 710.73. "Amount of liability of parties insured to assessment, in addition to the amount already collected," and in addition to their deposit notes, \$142,072.08. "Amount insured," \$2,251,834; "premiums and deposits received," \$71,036.04; "losses," \$9,218.70.

HOUSATONIC MUTUAL FIRE, Stockbridge. "Amount of Assets, other than notes received for premiums and deposits." Stockbridge and Pittsfield Railroad, \$2,000; loaned on call, 2,938.17; cash on hand, 128.63; due from agents, 137.02. "This sum of 137.02, does not include claims due from agents, amounting to \$1,392.24, which has been charged to profit and loss, a portion of which will be collected. A claim is made against this Company for a loss in New Bedford, which is not recognized by the Company, and is not included in the above. A claim is made against the Great Barrington Insurance Company, (this Company being formed by the union of the Great Barrington Mutual, and the Mechanics' and Farmers' Mutual,) for a loss in Pittsfield. This claim also is not recognized, and is not included in the above." "Amount charged," etc.—policies, \$1; assignments, 17 cents.

DEDHAM MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Dedham Bank, \$1,150; amount due to Company for unsettled policies, 974.34. "Amount of debts owed by the Company for money borrowed, or otherwise." Treasurer's note to Dedham Institution for Savings, with interest, \$921; balance unpaid by treasurer, 247.66.

NORFOLK MUTUAL FIRE, Dedham. "Amount of Assets, other than notes received for premiums and deposits." The amount of premiums received in cash, and not expended in the payment of losses and expenses, is invested as follows:—In real estate owned by the Company, \$10,500; mortgages secured by real estate, 61,389; interest accrued thereon, Dec. 1, 1855, 1,830.50; rents accrued and unpaid, Dec. 1, 1855, 461.62; balance due to Company for unsettled policies, 8,411.90; balance in treasurer's hands, Dec. 1, 1855, 1,275.09. No insurance on personal property, except small sums on furniture, included in the total.

DORCHESTER MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Note of town of Quincy, \$1,000; cash on hand, 219.61; due from agents, net, 1,097.94; safe, desk, and other office furniture, 254.47; books, stationery, etc., 223.52. "Amount of liabilities of parties insured to assessment," is double the amount of premium and deposit.

QUINCY MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Traders' Bank, \$512.50; 5 shares Grocers', 522.50; 100 shares Mount Wollaston, 10,000; 20 shares North Bridgewater, 2,000; cash on hand, 898.67; real estate, 2,054.37; loaned on mortgages and other collateral securities, 29,026.33; balances in hands of agents, 6,752.94; interest on loans to date, 547.92. Amount of expenses for the year, is exclusive of commissions to agents. "Amount charged," etc., is 25 cents for policies transferred.

CITY MUTUAL FIRE, Roxbury. "Amount of dividends paid to policy-holders during the past five years," \$101, 70 per cent. when terminated.

WEYMOUTH AND BRAINTREE MUTUAL FIRE, Weymouth. "Amount of Assets, other than notes received for premiums and deposits." 12 shares Weymouth and Braintree Bank, and interest, \$1,212; amount loaned on mortgages, 1,823.24; amount loaned on personal security, 4,807.53; cash on hand and in hands of agents, 4,205.61. Included in amount insured on real estate, is a small amount on furniture. The amount charged for policies is one dollar; each transfer of policy, twenty-five cents.

ATTLEBOROUGH MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Deposit in Pawtucket Institution for Savings, \$681.74; cash on hand, 85.07.

BRISTOL COUNTY MUTUAL FIRE, New Bedford. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, \$26.40; cash, 459.16. "This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance, it receives in cash five per cent. on the amount of the premium note, and as its necessities require, makes assessments on the notes. This Company makes no charge for policies or any other papers. \$51.25 has been received for recording transfers. All the expenses, including the pay of our local agents, (we have no travelling agents,) are paid from the five per cent. on the premium notes."

PEOPLE'S EQUITABLE MUTUAL FIRE, Taunton. "Amount of Assets, other than notes received for premiums and deposits." In notes, and loaned on personal security, \$3,283; cash in bank and bills receivable, and in hands of agents, 4,275.95.

HINGHAM MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Notes secured by mortgages on real estate, \$22,056; notes with personal security, 3,055; notes secured by pledge of Taunton Branch Road, 2,500; bank stocks, 21,210; deposit in Hingham Savings Institution, 1,000; 22 shares Old Colony and Fall River Railroad, 1,760; Rutland do., first mortgage bonds, 2,900; Plymouth Water Scrip, 3,500; interest accrued on the above securities to date, 1,295.79; real estate, 1,247.76; cash in bank, and in agents' hands, 1,347.24. "The amount of liabilities of parties insured to assessments," is double the sums named as premium and deposit. No assessment has ever been made. "The personal property insured," is household furniture. The average amount of monthly dividends, paid in cash, the past year, has been 77 per cent. The amount charged for policies is one dollar, assignments, fifty cents.

PLYMOUTH COUNTY MUTUAL FIRE, Wareham. "Amount of Assets, other than notes received for premiums and deposits." Balance of cash in treasurer's hands, amounting to \$505.52.

BARNSTABLE COUNTY MUTUAL FIRE, Yarmouth. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Tremont Bank, \$1,000; 10 shares Falmouth, 1,000; 10 shares Barnstable, 1,000; 16 shares Cape Cod Railroad, 794.80; notes with individual security, 17,028.31; cash, 672.13.

LIFE INSURANCE COMPANIES.

	BOSTON.		WORCESTER.		SPRINGFIELD.		PITTSFIELD.		AGGREGATE.
	Massachusetts Hospital Life Insurance Co.	New England Mut'l Life Insurance Company.	State Mutual Life Assurance Co.	Mass. Mutual Life Insurance Co.	Berkshire Life Insurance Co.				
Amount Insured by existing Policies, . . .	\$155,900 00	\$7,164,962 62	\$2,230,375 00	\$1,358,530 00	\$1,116,400 00			\$12,026,167 62	
Present value of existing Policies, or amount requisite for Reinsurance, . . .	23,123 60	608,353 74	- -	32,319 94	30,163 23			693,960 51	
If estimated, state the grounds upon which said estimate is predicated, . . .	-	-	-	-	-			-	
Amount of the Assets of the Company, . . .	548,539 79	790,910 48	250,631 31	131,841 94	141,171 43			1,863,094 95	
How invested; state each kind, . . .	-	-	-	-	-			-	
Amount due for Losses, . . .	-	5,500 00	13,000 000	2,000 00	2,000 00			22,500 00	
Amount due on other claims, including dividends, . . .	-	16,425 98	9,152 47	-	41 70			25,620 15	
Amount received for Premiums the past year, . . .	3,545 35	198,163 81	45,980 22	31,771 73	33,405 87			312,866 98	
Amount received for Interest the past year, . . .	32,912 38	40,760 55	12,832 21	522 93	9,070 46			96,098 53	
Amount of all Expenses the past year, . . .	-	18,588 35	4,330 79	4,270 54	4,141 23			31,330 91	
Amount paid to Agents the past year, . . .	-	10,000 00	1,418 24	4,620 10	4,607 84			20,646 18	
Amount of Losses the past year, . . .	2,500 00	71,000 00	35,000 00	12,000 00	8,500 00			129,000 00	
Amount of Guaranty Funds, . . .	500,000 00	See Remarks.	50,000 00	100,000 00	141,171 43			791,171 43	
How are Dividends paid, whether in cash, scrip, or otherwise on credit, . . .	-	-	-	-	-			-	

REMARKS.

MASSACHUSETTS HOSPITAL LIFE, Boston. Present value of existing policies and grounds upon which the estimate is predicated. Estimated at what it would cost to reinsure them at the same rate we have received. The Assets of the Company are invested as follows:—Loaned on mortgages and on stocks, as collateral; Massachusetts State stock; City of Boston stock; bonds of the Old Colony Railroad, and of the Boston and Providence Railroad Companies; stock in the Pittsfield and North Adams Railroad Company; building Nos. 50 and 52 State Street, and the building in the rear of the same. “Amount due for losses.” Losses amounting to six thousand two hundred dollars, will become due in February. Amount of all expenses the past year. “Not large in this department of our business, and cannot be separated from the other expenses.”

NEW ENGLAND MUTUAL LIFE, Boston. Present value of existing policies, and grounds upon which said estimate is predicated. “The present value or amount requisite for reinsurance of the outstanding policies of the Company, on the 1st of December, 1855, has been estimated as follows:—At the termination of the year ending November 30, 1853, the sum requisite for reinsurance, at the published tabular rate of premium of the Company, at the time of making the second distribution of surplus, was elaborately calculated, requiring at least some three or four months’ labor of a skilful computer, and found to be \$382,339.82, as per Tenth Annual Report of the Company. This amount was retained by the Company before making the distribution of surplus. The whole amount estimated to be requisite for reinsurance, Nov. 30, 1854, was \$503,353.74. The amount of \$47,000, estimated to have been reserved for the policies which dropped during the past year, being struck out, gives \$456,353.74, amount reserved for reinsuring the old policies outstanding December 1, 1855. Then, by comparison with the two quinquennial reservations of 1848 and 1853, was computed the addition of \$80,239.45, requisite to be made for reinsurance of those risks, December 1, 1855, which, with the amount of interest, \$40,760.55, received the past year, will make \$577,353.74. By an estimate of the average age, rate of premium and period of policies of new members since December 1, 1854, the amount requisite for their reinsurance was estimated to be \$31,000. Whole amount estimated to be requisite for reinsurance since December 1, 1855, \$608,353.74. By this estimate, the net surplus accumulation during the two years since December 1, 1853, is about \$74,000, after allowing for guaranty fund, as per answer to question 15, and reserving the sum of \$36,630.86 for losses not heard from, and for contingences of investments,” etc. Assets of the

Company are invested as follows :—Loans on mortgage, \$350,500 ; loans on other collateral, 55,700 ; bank stocks, 123,679.10 ; manufacturing do., 41,350 ; railroad do., 25,002 ; railroad bonds, 18,950 ; city stocks and securities, 58,000 ; premium notes, secured by collateral, 109,808 77 ; cash, 7,920.61. “Amount due on other claims.” Balance of first distribution, not called for, \$2,107.51 ; balance of second do., 14,318.47. “Amount of guaranty funds.” A reservation of \$50,000, which had been set apart to replace and maintain the guaranty fund, in compliance with the charter, was also allowed for. Dividends are paid by the distribution of the surplus, at every quinquennial period, in cash, or by allowance on premium, or by addition to the policies, at the option of the assured. The company issues no scrip.

STATE MUTUAL LIFE ASSURANCE, Worcester. Present value of existing policies, or amount requisite for reinsurance. “Made up to June, 1855, the end of the fiscal year of the Company.” Question does not appear to be answered. The estimate of existing policies is predicated from computed tables prepared for the Company from the Carlisle tables of mortality, interest at $4\frac{1}{2}$ per cent. Assets of the Company are invested as follows : Loans on mortgages of real estate, \$72,112 ; loans on personal securities, 84,564.59 ; bank stocks, 31,100 ; loans, bank stock as collateral, 14,500 ; loans, stock of Worcester Gas Company, as collateral, 4,600 ; railroad stock, 16,600 ; notes of City of Worcester, 14,000 ; balances in the hands of agents, 2,806.47 ; cash on hand, 10,348.25. Amount of guaranty funds, \$100,000 ; \$50,000 paid in ; \$50,000 secured by notes. Dividends are “allocated to the original sum assured, as a bonus, or reversionary addition, payable when the policy merges and becomes a claim.”

MASSACHUSETTS MUTUAL LIFE, Springfield. The value of each policy is estimated according to the “combined experience” tables of mortality, at 4 per cent. Assets are invested as follows :—Bonds and mortgages on unencumbered real estate, \$100,000 ; loan notes, secured by lien on policies, 16,196.46 ; deferred premiums in semi-annual and quarterly notes, on interest, 3,452.07 ; in hands of agents, 1,882.96 ; bank stock and railroad bonds, 3,766.45 ; interest accrued and not paid, 1,266.46 ; cash on hand and loaned on call, 5,277.54. No dividends have been made.

BERKSHIRE LIFE, Pittsfield. The value of each policy is estimated according to the “combined experience” tables of mortality, at 4 per cent. interest. Amount of Assets includes \$50,000 as due from the stockholders on call. Assets are invested as follows :—Secured by pledge of railroad stock, \$3,645 ; pledge of \$50,000, which has been paid in by stockholders, 50,000 ; mortgage of real estate, 20,250 ; personal security, principal and two sureties, 26,878.34 ; mortgage of real estate, and two sureties, 2,500 ; bank stock, 4,500 ; interest accrued and not paid, 3,776.83 ; in hands of agents, 3,485.74 ; loaned to members, and secured by lien on policy, 21,855.09 ; cash on hand, 3,507.43 ; office furniture, 775 ; accounts due the Company, 18. Dividends are applied on amount loaned members, or paid in cash. “Amount of all expenses.” This item does not include amount paid to agents, nor dividend of \$8,713.54, paid to stockholders.

